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An analysis of needs and resources of students who borrowed from the National Defense Student Loan Funds during the period from July 1 to November 1, 1960. The report is based on a random working sample of 30,246 questionnaire returns received from students in 1,030 of 1,400 participating institutions. Findings are reported under the following general headings: Personal and social characteristics of borrowers, savings and debt, curriculum choices and vocational plans, student need for loans, and the impact of the student loan program on borrowers. The report includes 60 statistical tables.

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Student Borrowers

Their Needs and Resources

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National
Defense
Student Loan
Program

Student Borrowers

Their Needs and Resources

By ROBERT C. HALL
and STANTON CRAIGIE

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STUDENT BORROWERS: THEIR NEEDS AND RESOURCES

Introduction

When the 1960-61 college year opened in September, approximately $128 million in Federal funds had been made available to 1,400 institutions of higher education under the terms of the National Defense Education Act of 1958. These Federal funds plus the institutions' contributions of an amount equal to one-ninth, or more than $14 million, brought the total funds available to students to $142 million for the period from February 1959 to June 1961. Of the $128 million from the Federal Government, approximately $92 million had been loaned to 203,000 college students by November 30, 1960. Data were needed on these students (1) to answer requests for information received from the U. S. Congress, corporations and foundations, participating institutions, and others; (2) to assess the impact of the Student Loan Program on higher education; and (3) to plan the future direction of the Program.

This report presents data obtained from students who borrowed, during the period from July 1 to November 1, 1960, from National Defense Student Loan funds established at institutions of higher education. The tables and explanatory material should be useful in assessing the extent to which the National Defense Student Loan Program is encouraging and assisting talented youths to continue with higher education.

In this study, student borrowers are described in terms of their responses—made without any direct supervision by college officials--on the NDSLP Student Data Form questionnaire. The questions were designed to provide answers to the following:

1. What are the personal and social characteristics of student borrowers? What are their ages and sex? Are they married? What are their parents' incomes, and how many have brothers and sisters who are still dependent on their parents? What are their personal savings, and what are their attitudes toward incurring debts for their education?
2. How many student borrowers are attending institutions in their home State?
3. How many are freshmen, and how many are at other academic levels?
4. What are their curriculum choices and vocational plans? How many are studying in the critical subject matter fields of education, science, mathematics, engineering, and modern foreign language, specified in the National Defense Education Act?
5. Do student loans make it possible for many borrowers to devote more of their energy and time to study and less to part-time job activities?
6. How many part-time students have been able, with loans, to become full-time students?
7. Do student loans help qualified student applicants enter, or remain in, college?

Summary of Findings

The evidence derived thus far in this survey of student borrowers supports three general statements.

1. The Student Loan Program is carrying out one of its prime responsibilities, as defined in Title II of the National Defense Education Act, by granting the majority of its loans to capable and needy students pursuing

courses of study in education, science, mathematics, engineering, and modern foreign languages where there are critical manpower shortages.

2. Institutions of higher education are exercising care in analyzing the student's need for financial aid. The student borrowers have meager personal savings and a high percentage come from low income families and from families with two or more children of college age or younger.

3. The Student Loan Program is helping significantly to conserve the Nation's talent by (a) granting more loans to freshmen than to students at any other academic level, thus helping capable and needy high school students to make the transition to institutions of higher education; (b) making it possible for large numbers of other undergraduate and graduate students, who might otherwise have had to withdraw because of a lack of funds, to continue their studies; and (c) making it possible for students attending institutions on a part-time basis to engage in full-time study, thus accelerating their completion of an academic program.

Brief summaries of the detailed findings follow under general headings.

Personal and social characteristics of borrowers

1. Age distribution. — Approximately 0.5 percent of the borrowers were under age 17; 10 percent, 17; 22 percent, 18; 15 percent, 19; 13 percent, 20; 11 percent, 21; 7 percent, 22; 4 percent, 23; 3 percent, 24; and 14 percent, over 24.

2. Marital status.—Three out of every 5 borrowers were men; of these, 3 out of every 4 were single. Nine out of every 10 women borrowers were single. Three out of every four of the married men and women borrowers had at least 1 child; one out of every 3, one child; 1 in 4, two children; 1 in 10, three children, and 1 in 20, four or more.

3. Number of brothers and sisters age 21 and under.—Nearly 27 percent of the borrowers had no brothers or sisters under 22 years of age; 28 percent had one; 20 percent, two; 11 percent, three; 6 percent, four; 3 percent, five; and 4 percent, six or more.

4. Family income.—Two out of every 5 borrowers came from families whose annual incomes were not over $4,000; 5 out of every 7 borrowers, from families whose incomes were $6,000 or less.

5. Borrowers attending institutions in their home State.—The majority of student borrowers, about 3 in every 5, are attending institutions in their home State. The States of Delaware, District of Columbia, New Hampshire, and Rhode Island were exceptions, with a smaller portion of their borrowers attending institutions in their home States.

Savings and debt

1. Personal savings.—Of the student borrowers, 81 percent had saved $250 or less; 13 percent, from $251 to $500; 5 percent, from $501 to $1,000; 1 percent, from $1,001 to $2,000; and 0.1 percent, over $2,000.

2. Debt for education.—About 3 out of every 5 borrowers owed less than $251; 3 out of 4, less than $501; and 9 out of 10, less than $1,001.

3. Debt limitation.—Five percent of the borrowers felt they could borrow up to $500; another 18 percent felt they could safely borrow up to $1,000; 29 percent, up to $2,000; 24 percent, $3,000; 19 percent, $6,000; and 5 percent felt that a safe debt limit was over $6,000. As might be expected, specified debt limits of borrowers increased with estimated earnings in an expected occupation. For example, medical students specified higher debt limits than engineering students. In turn, engineering students specified higher debt limits than students preparing to teach.

4. Average student loan.—The average loan was $494.

Curriculum choices and vocational plans

1. Distribution of loans to borrowers by academic class.—Thirty percent of the loans were made to freshmen; 21 percent, to sophomores; 19 percent, to juniors; 23 percent, to seniors; and 7 percent, to graduate students.

2. Distribution of borrowers in dentistry, medicine, and nursing.—About 9 percent of the borrowers were taking courses of study in dentistry, medicine, and nursing.

3. Distribution of borrowers by their specified major subject.—Nearly 2 out of every 5 were majoring in education; 1 out of 10, in engineering; 3 out of 50, in mathematics; and 3 out of 100, in modern foreign languages.

4. Occupational plans.—Slightly more than 3 out of every 5 borrowers plan to teach. Of those planning to teach, 76 percent will do so after receiving the bachelor's degree; 17 percent, after the master's; and 7 percent; after the doctorate. Twenty-four percent plan to teach in public elementary schools; 60 percent, in public secondary schools; and 16 percent, in colleges and universities. Among the borrowers listing other occupational choices, 1 out of every 9 specified engineering; 1 out of 25, medicine; 3 out of 200, dentistry; and 1 in 4, some other occupation.

Student need for loans

Aside from low family income and meager personal savings, borrowers furnished additional evidence of need for loans:

1. About 3 out of every 10 borrowers found it necessary to finance all educational expenses from sources outside the family income, such as loans, scholarships, and part-time work. Slightly more than 8 out of every 10 borrowers were financing one-half or more of their college expenses from sources outside the family.

2. Approximately 3 out of every 4 borrowers will need additional student loans to complete their planned course of study.

3. A very large proportion—nearly 4 out of 5—of the borrowers depended on the Student Loan Fund as their only source of loans.

Impact of the Student Loan Program on borrowers

1. Slightly more than 9 out of every 10 borrowers indicated that the availability of a student loan made it possible for them to start or continue in college on a full-time basis. One in every 4 borrowers was an entering freshman, and 1 in every 50, an entering graduate student, who said he would not have been able to enter without the loan. Almost 3 out of every 5 were undergraduates and 3 in every 50 were graduate students who reported they would not have been able to continue in college without the loan.

2. Slightly more than 1 out of every 2 borrowers were able to reduce the hours they spent on part-time jobs by means of a student loan.

3. Student loans enabled about 1 in every 6 borrowers to change from part-time to full-time student status.

Procedure

In June 1960, questionnaires (see appendix C) were sent to all institutions (approximately 1,400) then participating in the National Defense Student Loan Program. Beginning on July 1, 1960, each student borrower was required to complete a questionnaire each time he signed a note for a loan, but not each time an advance of funds was made under the same note. When a questionnaire was completed, the institutional representative entered the amount of the loan in a space provided for it. At the end of 4 months, the institutional representatives sent all the questionnaires which had accumulated to the Student Loan Section of the U. S. Office of Education. This report involves only those questionnaires collected during the 4-month period from July 1 to October 31, 1960. For this period, questionnaires were received from students in 1,030 of the 1,400 participating institutions.

To analyze the data more efficiently, a systematic random sample of the questionnaires was drawn. The sampling procedure was designed to permit a sampling error of not more than 2 percent in major estimates for the Nation. This means that, in repeated samples drawn in the same manner, one may be confident that the sample results would be within 2 percent of the true values for the Nation 95 times out of 100. The working sample, by State, may be found in table A-1.

Since only questionnaires from borrowers obtaining a first, not a second, loan in fiscal year 1961 were used, any borrower could be represented only once. Each State was assigned a sampling ratio 1 to 5 (20 percent), 1 to 2 (50 percent), or 1 to 1, chosen by examining the State distribution of loans in the previous fiscal year, placing the States in rank order, and then dividing them into three groups so that the total number of borrowers in each group was of approximately the same magnitude. The sampling ratio for each State is indicated in appendix B. The denominator of the ratio, that is, the 5 from $\frac{1}{5}$, the 2 from $\frac{1}{2}$, or the 1 from $\frac{1}{1}$, was used in drawing the sample. Thus, a systematic sample of one out of every five questionnaires was drawn for 15 States, one out of every two was drawn for 20 States, and all questionnaires were used for 17 States. This procedure provided a working sample of 30,246 questionnaires.

All of the responses except one, on these questionnaires, were coded and punched for IBM machine analysis. One of the 31 questions involved a written-in specification of occupational choice and could not be coded and tabulated by machine.

Explanation of Tables

For this report, the information given on the questionnaires is summarized in two groups of tables, designated as series A and series E. These tables are grouped together at the end of the text. Series A tables are concerned with the responses of student borrowers by State, with totals for the Nation. Each series E table presents data originating in one or more items of the questionnaire with totals for the Nation. In some cases, totals for each region are also given. These tables do not present data by State. The national totals in each table are for the aggregate United States including the 50 States and the District of Columbia and Puerto Rico, which have institutions of higher education participating in the Program. A definition of geographic regions is provided in appendix A. If any item in the combination of questionnaire items used for a series E table was not marked by a student, his case became a no-answer case.

In series A tables, the data for 35 States are affected by relative sampling variability. The data for 17 States are not affected by this, since all the responses for these States were tabulated. The limits of variability for the 35 States for which samples were used are presented in tabular form and explained in appendix B. To accurately interpret State data, each figure must be appraised in terms of its own size and the size of the sample upon which it was based. At the top of each column of the series A and E tables are presented aggregate United States totals and percents. The extent to which these figures approximate the true values may be determined by using the rule of thumb that any percentage figure at 10 percent of the aggregate United States total is subject to a relative sampling variability of 0.5 percent. For percents less than 10 percent, the relative sampling variability is greater than 0.5 percent.

In some of the series E tables, regional data are presented. Appendix B presents in tabular form the smallest percentage for which relative sampling variability at the 95 percent confidence level is less than 50, 25, and 10 percent respectively. The use of this table is explained in appendix B.

The number of each table in series A is the number of the corresponding item in the questionnaire. The numbering of tables in series E is arbitrary, because at least two questionnaire items are involved in each table.

The percent figures in series A and E tables were obtained by dividing the number of cases in each cell by the total number of cases for the area involved, e.g., State, region, or Nation. By basing all percents on the total number for the area involved, the relative importance of items in the same area or in two similar areas can be compared. For example, freshman borrowers of student loans in Alabama, constituting 37 percent of borrowers of these loans in this State, are three times as many as freshman borrowers in Wyoming, where they constitute only 12 percent of borrowers. The nonresponse total (see tables A-1 and E-1) is small for every area, and the discrepancy between percents in the tables and percents for a perfect response is negligible. A computation of percentages based on positive responses only would require using a different divisor for each table as well as for each State or region. The degree of nonresponse was so small as to make this complication unjustifiable. The number used as a divisor for each State is shown in the column next to the stub in table A-1. The divisor for a cell in a regional distribution is always the total number of cases for that region. Any percentages of subtotals in these tables can readily be computed. In many instances this was done in the text to provide sharper data contrasts. For example, suppose we wish to know the percentage of freshman borrowers who are married. Since the total number of freshmen borrowers as shown in the table below from table E-2, is 26,175 and the number of married freshmen borrowers 957, the percent of married freshmen borrowers is determined by dividing 957 by 26,175, or 3.66 percent, which is rounded to 4 percent. In the same manner percents for married and single can be obtained for any other college year group.

Year in college	Total		Marital status			
			Single		Married	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
TOTAL	86,302	100.00	70,491	81.68	15,811	18.32
Freshman	26,175	100.00	25,218	96.34	957	3.66
Sophomore	18,160	100.00	16,104	88.68	2,056	11.32
Junior	16,424	100.00	12,821	78.06	3,603	21.94
Senior	19,654	100.00	13,562	69.00	6,092	31.00
Graduate	5,889	100.00	2,786	47.31	3,103	52.69

Since series E tables reflect the response to two items in the questionnaire where series A tables reflect the response to only one item, the number of cases reported in a series E table for one of the variables may differ slightly from the number reported in a series A table because of the effect of no-answer cases.

Percent figures, rounded to the second decimal place, as shown in the tables, are not intended to indicate that great a degree of precision. Rather, the percents are presented in this way to prevent many of them from appearing as zero when small numbers are converted to percents. Of course, the data for 17 States are not affected by sampling variability. In the text, all of the percentage figures are rounded to whole percents except that the first decimal place is used where the value would otherwise be zero.

In the design of the tables, several modifications were made late in the compilation to conserve space. Thus, where two lines had been used in the table stub for "associate or 2-year recognition" and "modern foreign language," only one line was used, becoming "associate" and "language," respectively.

Tables A-1 and E-1 show the no-answer cases for all items in the questionnaire as well as the negative answer cases whenever they were not presented in the tables. Whenever a table of positive responses shows a total for the Nation of just under 100 percent, for example 99.87 percent, the remainder of cases to make 100 percent is in a no-answer table, either A-1 or E-1. When an item in the questionnaire allows a negative response not shown in a table with the positive responses, the number of negative responses to this item is shown in table A-1 for the series A tables and table E-1 for the series E.

In the textual presentation the number of the table, e.g., A-3, E-12, is employed in most instances, rather than the title of the table. No attempt is made to fully interpret State and regional data; however, some interpretation is presented to provide a model for additional analysis by the reader.

PART I.—PERSONAL AND SOCIAL CHARACTERISTICS

The observations concerning selected personal and social characteristics of student borrowers are made from tables A-2, A-3, A-4, A-6, A-7, A-28, A-29, E-2, and E-3.

As might be expected, student borrowers were, for the most part, attending colleges in their home State (see table A-2). Observation of the diagonal values beginning at the top left of table A-2 reveals that over 60 percent of the borrowers were attending institutions in their home State. Exceptions are to be found in five States—Indiana, District of Columbia, Rhode Island, Delaware, and New Hampshire. One-third of all borrowers attended either public or private institutions outside their home State. For example, in Alabama the largest nonresident group came from Florida to attend publicly controlled institutions and constituted 2.6 percent (3 percent rounded) of all student borrowers in Alabama. Another 1.4 percent (1 percent rounded) of all students in Alabama came from Florida to attend privately controlled institutions. In similar fashion, the movement of student borrowers may be interpreted for all other States. In the interest of careful interpretation of small percents see appendix B for determining the effect of sampling.

The distribution of student borrowers according to age shows the greatest number of borrowers were 18, followed by those who were 19, 20, 21, and 17 (see table A-3). These results are in line with expectations. The proportion of older student borrowers was greater in the Western States than in the Eastern. Comparing State percents with the national figure of 14 percent for the over-24-year group shows that California, Hawaii, Nevada, Oregon, Utah, Washington, and Wyoming were considerably in excess of the national. For Utah, the largest percent of borrowers in any age group was 24 years old. These Western States also showed fewer borrowers under age 17 as compared with the national figure of 0.5 percent. The tendency for Western States to lend money to older students may be related to local customs of going to college late or may be influenced by delayed entrance because of lack of funds or by the fact that more graduate students are borrowing.

Nationally, 3 out of 5 borrowers were men and 3 out of 4 men were single. Nine out of 10 women borrowers were single (table A-4). However, in a few States, less than 60 percent of the borrowers were men. For example, in Delaware, 42 percent were men and, in South Carolina, 45 percent. On the other hand, in a few States, many more than 60 percent of the borrowers were men. These included Rhode Island with 88 percent, New Hampshire and Utah with 82 percent, and Maine with 80 percent.

Eighty-six percent of the borrowers had no children (table A-6). Approximately 6 percent had one child and 4 percent had two children. From table A-4, it will be observed that there were 15,803 married men and women borrowers. Table A-6 reveals 5,388 borrowers, or 34 percent of those who were married, with one child; 3,843, or 24 percent, with two children; 1,713, or 11 percent, with three children; and 820, or 5 percent, with four or more children. These calculations are based on the assumption that everyone who said he had a child was currently married. No provision was made for respondents to indicate a divorced status.

The distribution of loans to students by academic year (see table A-7) shows about 30 percent were made to freshmen; 21 percent, to sophomores; 19 percent, to juniors; 23 percent, to seniors; and 7 percent, to graduate students. (If a borrower reported that he had completed his undergraduate study in item 7 of the questionnaire, it was assumed that he was a graduate student.) The fact that freshmen are receiving the greatest percentage of the loans indicates that institutions are carrying out one of the purposes of the Act—financially assisting capable and needy high school students to enter college. Some States, mostly western, show much less than the National percentage of freshmen borrowers. Hawaii and Maine had 19 percent; California and Puerto Rico, 18 percent; Utah, 16 percent; Arizona, 15 percent; Wyoming, 12 percent; and Nevada, 5 percent. The States of Idaho, Oregon, and Washington were nearly as low. The tendency, mentioned previously, to make loans to older students in Western States is illustrated by the findings in table A-7. Also, in Western States, fewer loans were made to freshmen and more to graduate students. For example, corresponding percent figures for graduate student borrowers in these Western States are very high compared with the national figure of 7 percent. Hawaii had 27 percent; California and Utah, 20 percent; Wyoming, 14 percent; and Arizona and Oregon, 12 percent.

The analysis of borrowers in each year of college to determine the proportion of married students reveals that 4 percent of the freshmen were married, 11 percent of the sophomores, 22 percent of the juniors, 30 percent of the seniors, and 53 percent of the graduate students (see table E-2). The percent of married men borrowers in each year of college is as follows: freshmen, 51 percent; sophomores, 57 percent; juniors, 63 percent; seniors, 69 percent; and graduates, 87 percent (see table E-3). In the western region a larger percentage of loans were granted to married students than in other regions. This is also true for each college year group in the western region. Table E-3 further reveals that women constituted 39 percent of all borrowers and that 49 percent of all freshmen borrowers were women. The proportion of women borrowers decreased at higher academic levels.

In the Nation, 71 percent of the borrowers came from families whose annual income is $6,000 and under. Of these, 41 percent came from families in the $0 to $4,000 income bracket and 30 percent from families in the $4,001 to $6,000 income bracket (see table A-28). Some States showed a percent much larger than that for the Nation of student borrowers from families with incomes in the $0 to $4,000 bracket. These included Puerto Rico with 84 percent of student borrowers in this category; Mississippi with 68 percent; Arkansas with 67 percent; and 14 more States with over 50 percent. Further, table A-28 reveals that over 75 percent of the borrowers in Alabama, Louisiana, Minnesota, Mississippi, Virginia, and West Virginia reported parents with incomes of $6,000 and under.

Of the borrowers, 27 percent stated that they had no brothers or sisters under 22 years of age; 28 percent had one; 20 percent had two; 11 percent, three, 6 percent, four; 3 percent, five; and 4 percent, six or more (see table A-29). Graduate students and students over 21 years of age who may be independent of parental financial help are included in these data.

The data in table A-28 for family income are closely related to those in the tables which provide data on borrowers who were financing expenses by aid from outside the family income (table A-20), those who depend on student loans to start or continue in college (table A-26), those with meager savings (table A-13), and those with part-time work (table A-21).

PART II.—EDUCATIONAL AND VOCATIONAL AIMS AND CHOICES

The data concerning the specification of educational majors and occupational choices are to be found in tables A-8, A-9, A-10, A-10a, A-11, A-12, A-30, E-4, E-5, E-6, E-7, E-14, and E-17.

The distribution of borrowers by major subject (table A-8) reveals that 37 percent, or 32,021, of all the student borrowers in the Nation were majoring in education; 10 percent, or 9,064, in engineering; 16 percent, or 13,516, in science; 6 percent; or 5,182, in mathematics; and 3 percent, or 2,383, in modern foreign languages. Borrowers majoring in these subjects constituted 72 percent of all borrowers (table E-4). The percent of those majoring in education included nearly all of the borrowers in training for elementary school teaching (see table E-14) because they do not ordinarily major in one of the specified subject matter fields. Also, some borrowers who were planning to teach at the secondary school level and who were majoring in science, mathematics, or modern foreign languages marked education, as well as their subject matter fields, as a major. Because education came first in item 8, it was punched on IBM cards instead of the other majors. Those States in which education was less frequently specified were Massachusetts (27 percent), Rhode Island (26 percent), New Hampshire (21 percent), and the District of Columbia (14 percent).

In each geographic region (see appendix A), the percent of all male borrowers in critical subject matter areas was about the same as the National figure of 42 percent (see table E-4). In the Eastern States, however, the percent of women in these critical subject matter areas was 6 percent lower and, in the Southern States, 3 percent higher than the National figure. The interest in modern foreign languages seemed to be greater among women than among men in all four regions. (This difference between men and women may be caused by a sampling variability.) Table E-4 reveals that borrowers in engineering curriculums constituted about 10 percent of all borrowers in the Nation. Data for regions show that engineering students in the eastern region were 12 percent of all borrowers; central region, 10 percent; southern region, 11 percent; and western region, 8 percent. The State data (table A-8) shows that, in Maine, North Dakota, Nevada, and Puerto Rico, about 20 percent of the borrowers specified engineering as a major or predominant subject.

Among student borrowers majoring in the critical subject matter—engineering, science, mathematics, education, and modern foreign languages—specified in the National Defense Education Act, percentages based on the subtotals for this group (table E-5) reveal that 83 percent were seeking a bachelor's degree; 9 percent, a master's; 5 percent, a doctorate; 2 percent, an associate; and 1 percent, no degree.

The data in table A-9 provide evidence concerning the contribution of the Student Loan Program in helping to meet a critical manpower shortage in the medical field. About 9 percent of all borrowers were in curriculums oriented toward the professions of dentistry, medicine, or nursing. Approximately one-third of these borrowers specified a medical curriculum and one-third a premedical curriculum. The following States had comparatively high percentages of borrowers in the healing arts: the District of Columbia, 22 percent; Nebraska, 20 percent; Wisconsin, 18 percent; and Georgia, 17 percent. One percent of all borrowers were in curriculums leading to the nursing profession.

Borrowers planning to teach (table A-10) constituted 63 percent of all borrowers in the Nation; 48 percent will do so after receiving the bachelor's degree; 11 percent, after the master's degree; and 4 percent, the doctorate. Some of the States were well below the National percent for the total of all three degree levels. These States were Georgia with 57 percent, Pennsylvania with 54 percent, Maine and Maryland with 51 percent, Louisiana with 50 percent, and New Hampshire with 48 percent.

Table A-10 shows that a larger percent of women than of men planned to teach after receiving the bachelor's degree, except in the States of Maine, Montana, Nebraska, New Hampshire, New Jersey, North Dakota, Puerto Rico, Rhode Island, South Dakota, and Utah. Reference to table A-4 will show that in some of these States women constituted only a small percent of all borrowers.

The year in college of those borrowers who indicated they planned to teach after receiving an academic degree is shown in table E-7. As is shown in table A-10, those planning to teach after the bachelor's degree constituted 48 percent of all borrowers. Their distribution by year of college was as follows: freshmen, 32 percent; sophomores, 23 percent; juniors, 20 percent; seniors, 24 percent; and graduate students, 1 percent. Those expecting to teach after receiving a master's degree constituted 11 percent of all borrowers (see table E-7), and their distribution by year of college was: freshmen, 21 percent; sophomores, 19 percent; juniors, 22 percent; seniors, 22 percent; and graduate students, 16 percent. Of those planning to teach after receiving the doctorate, 12 percent were freshmen; 13 percent, sophomores; 14 percent, juniors; 20 percent, seniors; and 42 percent, graduate students. The freshmen and sophomores were stating distant goals; however, this is a good indication of their personal drive and ambition.

Table A-10a was designed to show the extent to which borrowers provide a potential source of teachers for their home States. For example, of all borrowers in the Nation, as estimated from the sample, 526 men and 814 women planning to teach named Alabama as their home State. In so far as these borrowers may be biased toward their home State it seems reasonable to assume that the majority would teach there if sufficient opportunity were provided. These Alabama teacher prospects constituted 2 percent of all borrowers. Similarly, 65 men and 56 women planning to teach named Wyoming as home State and might be inclined to teach in Wyoming. Over 3,000 borrowers planning to teach named California, and over 4,000 named New York.

Among all borrowers, 15 percent planned to teach in elementary schools, 38 percent in secondary schools, and 10 percent at the college level (see table A-11). The figures for those planning to teach in college may reflect rather long-range plans or hopes rather than firm prospects. These figures, however, are meaningful in view of the pressing teacher shortage in higher education. The low percentage figures for those borrowers specifying elementary school teaching in Maine, New Hampshire, North Dakota, Rhode Island, Nebraska, and South Dakota are related to the low percent of all loans made to women in these States, as noted previously in discussing table A-10.

Borrowers planning to teach were analyzed by desired level of teaching and by year in college (see table E-13). The total number of borrowers planning to teach is 54,712. Of those planning to teach in elementary schools, 33 percent were freshmen; 23 percent, sophomores; 20 percent, juniors; 22 percent, seniors; and 2 percent, graduate students. Of those planning to teach in secondary schools, freshmen constituted 31 percent; sophomores, 22 percent; juniors, 20 percent; seniors, 24 percent; and graduate students, 4 percent.[1] These figures show the contribution which the Student Loan Program is making to the future supply of teachers. Of the borrowers planning to teach in colleges and universities, 13 percent were freshmen; 18 percent, sophomores; 21 percent juniors; 25 percent seniors; and 23 percent, graduate students. Of those planning to teach in college, 48 percent were in the senior and graduate student groups and have probably made teaching a firm occupational choice.

Borrowers wishing to teach at a certain academic level were analyzed with respect to their majoring in subjects specified in the National Defense Education Act (see table E-14). Those wishing to teach at the elementary level generally specified education as their major, 12,213 out of 12,526 doing so. Two-thirds of those wishing to teach in secondary schools marked education as their major subject and also often marked another major even though only one major could be tabulated. Of those borrowers planning to teach in secondary schools, 55 percent reported that they were majoring in education; 10 percent, in science; 10 percent, in mathematics; 1 percent, in engineering; 4 percent, in modern foreign languages; and 20 percent, in other subjects. Of those wishing to teach in college, 14 percent were majoring in education; 24 percent, in science; 3 percent, in mathematics; 8 percent, in engineering; 5 percent, in modern foreign languages; and 43 percent, in other subjects.

The academic degree that borrowers expected to receive at the end of their current course of study is shown in table A-12. Of the borrowers, 81 percent expected to receive the bachelor's degree; 9 percent, the master's degree; 7 percent, the doctorate; and 2 percent, the associate or 2-year recognition. In four States—California, the District of Columbia, Hawaii, and Utah—where the percent expecting to receive the bachelor's degree was low (under 70 percent) as compared to the national figure of 81 percent, the percents expecting to receive the master's or the doctorate were higher than the national figures. In California, 18 percent expected to receive a master's and 10 percent a doctorate; in the District of Columbia, these figures were 10 percent and 18 percent; in Hawaii, 25 percent and 3 percent; and, in Utah, 18 percent and 15 percent. Of the borrowers in Puerto Rico, 13 percent were not expecting degrees in their current course of study.

The borrowers (see table A-30) indicated that 59 percent had chosen teaching as a career; 11 percent, engineering; 4 percent, medicine (physician); 2 percent, dentistry; and 24 percent, other occupations. Those choosing these occupations constituted 76 percent of all borrowers. The national figure for teaching is a bit lower, at 59 percent, than the figures presented in table A-10, A-10a, and A-11 (63 percent). This difference in percent may be caused by the fact that some borrowers plan to teach temporarily while obtaining advanced degrees or to earn cancellation of the loan. The teaching career figure is noticeably lower (more than 5 percent) in table A-30 than in table A-11 for Alaska, Arizona, District of Columbia, Hawaii, Idaho, Kansas, Maryland, New Mexico, Puerto Rico, Utah, Wisconsin, and Wyoming. Students have the privilege of specifying their plans to teach, even though their plans may be to remain in teaching only long enough to obtain the benefit of the loan cancellation provided in the Act. In engineering, the career figure is higher in table A-30 than in table A-8. This difference may be because some borrowers who specified an engineering career are first taking a major in another subject field, such as science. The percent of borrowers choosing engineering as a career was high in Nevada (24 percent), Maine (20 percent), and North Dakota (19 percent). High percents for those planning to be physicians were found in the District of Columbia (15 percent), Nebraska (11 percent), Vermont (9 percent), Tennessee and Utah (8 percent).

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[1] The percents add to more than 100 percent because of rounding.

The significance of these occupational choice data must be viewed in the light of the spirit and intent of the National Defense Student Loan Program, i.e., to aid and encourage, by means of financial aid, more of the Nation's youth to enter teaching, engineering, science, mathematics, and modern foreign languages. In the first 4 months of fiscal year 1961, the Student Loan Program assisted 51,213 students who intend to become teachers, 9,440 prospective engineers, 3,547 prospective physicians, and 1,307 prospective dentists.

A further analysis was made to show the relationship of choice of an occupation (table A-30) to the attitudes of borrowers toward incurring debt for education (table E-17). Of the prospective teachers, 6 percent felt their maximum debt should be $500; 20 percent, $501 to $1,000; 31 percent, $1,001 to $2,000; 26 percent, $2,001 to $3,000; 15 percent, $3,001 to $6,000; and only 2 percent felt they could safely incur an indebtedness greater than $6,000. By way of contrast, 2 percent of the prospective engineers felt their debt limit to be $500; 11 percent, $501 to $1,000; 30 percent, $1,001 to $2,000; 29 percent, $2,001 to $3,000; 25 percent, $3,001 to $6,000; and 5 percent, over $6,000. Only 1 percent of the prospective physicians indicated their debt limit should be $500; 5 percent, $501 to $1,000; 10 percent, $1,001 to $2,000; 13 percent, $2,001 to $3,000; 33 percent, $3,001 to $6,000; and 37 percent felt they could incur debt above $6,000. These results show that prospective teachers are more conservative in their attitude toward debts for education than prospective engineers, and prospective engineers more conservative than prospective physicians. Apparently, the extent to which borrowers feel they can safely go into debt for their education is a measure of their concept of how much they may be able to earn in their job.

Table E-6 presents data for degrees expected in their present course of study by borrowers intending to enter certain occupations. For example, borrowers intending to become engineers and expecting the bachelor's degree constitute 9 percent of all borrowers. Although some of the percentages in this table are very small, some borrowers are revealed at each degree level for the specified occupations. Since many borrowers in professional medical schools marked "doctorate" in the questionnaire item 12 as the academic degree level expected, their responses were relegated to the category "other."

PART III.—PERSONAL SAVINGS AND DEBT FOR EDUCATION

Tables A-13, A-14, A-15, A-16, A-17, A-18, A-19, A-20, E-15, E-16, and E-17 present analysis of data concerning the personal savings of borrowers, their attitudes toward incurring debt for educational expenses, and their present indebtedness.

The savings of borrowers were generally very meager and fell far short of meeting the costs of education (see table A-13). Of all the borrowers, 81 percent had saved less than $250; 13 percent, between $251 and $500; 4 percent, between $501 and $1,000; 1 percent, between $1,001 and $2,000; and a very few, more than $2,000. States showing the highest percent of borrowers with savings under $251 were Puerto Rico (96 percent), Mississippi (94 percent), Alabama (93 percent), Arkansas and Louisiana (92 percent), and Oklahoma, South Carolina, and Texas (90 percent). The States having the smallest percent of borrowers with savings of less than $251 were Minnesota and Rhode Island (66 percent) and New Hampshire (60 percent).

The analysis thus far has provided evidence that the National Defense Student Loan Program is aiding students who have real financial need. The need for loans is demonstrated by (1) the fact that 71 percent of the parents of these borrowers had incomes of $6,000 or less, and 41 percent, $4,000 or less (table A-28); (2) the fact that 73 percent of the borrowers had brothers and sisters of college age or younger, and 45 percent, two or more of college age or younger, who would be likely to share the income of the parents (table A-29); (3) the fact that 81 percent of the borrowers had savings of $250 and under, and 94 percent, $500 and under (table A-13); (4) the fact that 90 percent or more of the borrowers in Alabama, Arkansas, Louisiana, Oklahoma, South Carolina, Texas, Mississippi and Puerto Rico had practically no savings (table A-13).

Table A-14 shows that borrowers have not accumulated large debts for education. Nationally, 61 percent of the borrowers owed less than $251; 77 percent, less than $501; and 92 percent, less than $1,001. Less than 1 percent owed more than $3,000; only 2 percent, more than $2,000; and 6 percent, between $1,001 and $2,000. States showing the highest percent of borrowers in the high debt categories of over $1,001 were Arizona (15 percent), Kansas and the District of Columbia (14 percent), Iowa (13 percent), and Colorado, Indiana, Maine, Michigan, Nebraska, New York, Wisconsin, and Wyoming (all with 10 percent or slightly above).

The questionnaire asked student borrowers about their estimate of the amount of debt they could safely incur (table A-15). Five percent of the borrowers in the Nation felt they could borrow up to the level of only $500, a limit which seems low compared to the annual costs of a college education in 1960. Eighteen percent of the borrowers felt they could safely borrow $1,000; 29 percent, $2,000; 24 percent, $3,000; 19 percent, $6,000; and 5 percent, over $6,000. Of those who felt it was safe to borrow over $6,000, 44 percent specified physician or dentist as their occupational choice (table E-17).

States showing large percents of borrowers who felt they could safely borrow over $6,000 were the District of Columbia, with 12 percent; Nebraska and Tennessee, with 9 percent; Georgia, Kentucky, and Utah, with 8 percent (table A-15). Four of these States—the District of Columbia, Nebraska, Tennessee, and Utah—had a relatively high percent of borrowers who intend to become physicians (table A-30). Georgia and Kentucky also show fairly large percents—15 percent and 13 percent, respectively—of borrowers in medical and dental curricula (table A-9).

In the debt limit category of $500, were 4 percent of all men and 7 percent of all women (table E-15). It will be noted that throughout the entire range of debt limits, women are more conservative than men. In fact, over one-half of the men consider a limit of over $2,000 to be safe, whereas only 40 percent of the women share this attitude.

Just as table E-15 shows the attitudes of men and women borrowers separately toward indebtedness for education, so table E-16 shows the attitudes of borrowers by academic class. The percentage figures that follow are based on the number of borrowers in each year in college (table A-7). The percentage of borrowers, by college year, who felt that a safe debt limit is reached at $500, $1,000, and $2,000 increases from the sophomore to the senior class. The cumulative percentage of borrowers in each year in college who felt the safe debt limit is $2,000 or less is as follows: freshmen, 40 percent; sophomores, 46 percent; juniors, 59 percent; and seniors, 71 percent. The 43 percent for graduate students is not cumulative. These figures indicate that freshman and graduate student borrowers are least conservative and, conversely, senior borrowers, most conservative.

Throughout the Nation, 77 percent of all borrowers indicated that they received loans exclusively from the Student Loan Fund. In Mississippi, 91 percent and, in Alabama, 87 percent of all borrowers had borrowed from no other source; whereas, in Maine and Nevada, only 62 percent depended on the Loan Fund as their sole source of loans (table A-16).

The average size of student loan, as shown in table A-17, was $494 for the Nation. The maximum average size loan for any State was $676 in the District of Columbia, followed by $672 in Arizona and $660 in Wyoming. Note that the average size of loan shown in this table holds true only for the four months ending October 31, which were covered by this report. The lowest average loans are found for Puerto Rico ($297), Mississippi ($368), and Delaware ($308). The average size of loans reported in the table are affected by differences in administrative policy among participating institutions, since some institutions make loans to cover the entire academic year and others make loans to cover one term or perhaps less.

Table A-18 shows that 73 percent of all borrowers were obtaining the first loan of their entire academic career this fiscal year, and 21 percent, their second loan. Arkansas, Louisiana, Missouri, and Puerto Rico show many borrowers with three or more loans who are probably in their second or third year of help from the Fund, since it was unlikely that they could have obtained more than one loan between July 1 and October 31, 1960.

Table A-19 was developed to show the extent to which borrowers plan to increase their indebtedness. The number and percent of borrowers in each year in college who felt they will need to borrow again are shown. Throughout the Nation, 75 percent of all borrowers will need additional loans from the Fund. Included in the 75 percent are freshmen, constituting 28 percent of these borrowers; sophomores, 19 percent; juniors, 17 percent; seniors, 8 percent; and graduate students, 4 percent. A comparison of these percents with the corresponding figures in table A-7 for all borrowers in each year in college will show that 91 percent of the freshmen felt they will need additional loans from the Fund; 91 percent of the sophomores; 87 percent of the juniors; 35 percent of the seniors; and 58 percent of the graduate students. States having very high percentages of borrowers who will require additional loans from the Fund were Nevada (with 86 percent), Kentucky (with 85 percent), Tennessee (with 82 percent) and Arkansas, Minnesota, Mississippi, and South Carolina (all with 80 percent). States with the highest percents of graduate student borrowers who will need additional loans were the District of Columbia (14 percent), Hawaii (17 percent), Utah (12 percent), and California (11 percent).

To what extent are borrowers financing their college expenses from sources outside the family, for example, with loans, jobs, or scholarships? Table A-20 shows that, for the Nation, 30 percent and, for some States, over 40 percent of the borrowers are financing the entire cost of education by such means. Of all borrowers, 85 percent finance half or more of their college expenses outside of the family income, and 96 percent, one quarter or more of their expenses. States showing a high percent of borrowers who are financing one-half or more of their own expenses are Alabama (92 percent), West Virginia (87 percent), New Jersey (85 percent), Virginia (84 percent), and Minnesota (81 percent). In Alabama and in New Jersey, 32 percent of all borrowers are financing all of their college expenses outside of family sources.

PART IV.—IMPACT OF STUDENT LOAN PROGRAM

This part of the study deals with the effect of the Student Loan Program on student borrowers and not on institutions participating in the Program. It was believed that the Program would have its greatest impact on students if—

1. They depended on the Fund as their only source of loans.
2. The availability of a loan and its amount determined their starting or continuing college.
3. They were carrying heavy part-time workloads and were able, with a loan, to reduce the number of hours they worked a week.
4. They were part-time students and were able, with a loan, to change to full-time status.

The evidence on these points is presented in tables A-16, A-23, A-24, A-25, A-26, A-27, E-10, E-11, E-12, E-24, E-25, E-26, E-27, E-28, E-29, and E-30.

One outstanding impact of the Loan Program was manifested in the fact that 77 percent of all borrowers obtained loans from the student loan funds exclusively, while in some States still greater percentages of student borrowers received loans from no other source. For example, in Alabama, 87 percent received loans from no other source and, in Mississippi, 91 percent (table A-16).

Actually very little money is required to tip the balance in favor of a borrower attending college. The average loan is only $494 (table A-17). For example, in Alabama and Mississippi, 97 and 94 percent, respectively, of the borrowers said they were enabled to start or continue college because of a student loan (table A-26).

In 92 percent of the cases in the Nation, a student loan apparently determined whether the borrower would be able to enter or stay in college. Reportedly, 21,674 freshmen, constituting 25 percent of all borrowers and 83 percent of all freshmen borrowers, were able, with a loan, to start college. Thus, 21,674 members of the 1960-61 freshman class entered college with National Defense student loans who said that they could not have entered without them. Of other undergraduates, 50,142 said that they were enabled by student loans to continue their studies. In Virginia and West Virginia, freshman groups who reported that the loan made it possible for them to enter college constituted 34 and 33 percent, respectively, of all borrowers. Of the entire freshman group in these States, they constituted 80 and 90 percent, respectively.

Another impact of the Loan Program is revealed by the fact that 55 percent of all borrowers said that the loans permitted them to reduce their hours of part-time work (table A-28). An affirmative response to question 23 indicated that the borrower was able to reduce the hours of part-time work compared with either the time he had to spend previously or would have to spend in the future without the loan. An affirmative response to question 25 indicated that, although the student had not previously worked part time, he would have had to work during 1960-61 if he had not been able to obtain a student loan. (The fact that table A-23 shows 55 percent of the borrowers were able, with a loan, to reduce the time they spent on part-time jobs and that table A-25 shows 55 percent were able to avoid working part-time completely is a coincidence.) Of the borrowers planning to teach, 56 percent said loans from the funds enabled them to reduce their hours of part-time work (table E-10).

One effect of the Loan Program is to enable borrowers to change from part-time to full-time student status. Sixteen percent of all borrowers reported that they were able to make that change. Of this 16 percent, 7 percent were freshmen; 3 percent sophomores; 2 percent, juniors; 3 percent, seniors; and 1 percent graduates (table A-24). Even though these percentage figures are small, the number, 13,553, of borrowers involved is impressive. And 70 percent of this 16 percent, or 11 percent of all borrowers, were planning to teach (table E-11). Of these borrowers, 60 percent were men and 40 percent women (table E-25).

The data for borrowers who specified that they plan to teach after receiving a degree and indicated that a student loan determined their ability to start or continue college are shown in table E-12. This table is important because it shows the total number of potential future teachers—distributed by the categories of "entering freshmen," "other undergraduates," "entering graduates," and "other graduates"—who are in college because of a student loan. Of the 50,445 borrowers planning to teach for whom the loan made entering or continuing in college possible, 13,066, or 26 percent, were entering freshmen; 33,136, or 66 percent, other undergraduates; 1,137, or 2 percent, entering graduates; and 3,106, or 6 percent, other graduates. Stated in another way, this table indicates that of all these borrowers about one-fourth are entering freshmen; two-thirds are other undergraduates; and one-twelfth are in the combined graduate groups.

How do the figures for one of these groups—for example, entering freshmen—compare with the figures for the same group but including all borrowers for whom the loan made entering or continuing in college possible? To answer this question divide the figure for a group in table E-12 by the corresponding figure for this group in table A-26—for example, 13,066 entering freshmen by 21,674 entering freshmen. The result will show the percent of the borrowers for whom the loan was a critical factor who also said that they were planning to teach. Thus, 60 percent of the entering freshmen, who said that the loan determined their being in college also said that they plan to teach. The comparable figures for the other groups are 66 percent (other undergraduates), 65 percent (entering graduates), 57 percent (other graduates), and 64 percent (the total for all groups).

Table E-24 classifies borrowers who indicated that the loan determined their starting or continuing college by the hours of part-time work they did per week. Of the entering freshmen, 55 percent did not expect to have a part-time job; of the other undergraduates, 36 percent; of entering graduate students, 42 percent; and of other graduates, 39 percent. Of all borrowers who said the loan determined their entering or staying in college, 41 percent did not expect to carry a part-time workload. The negative response for this table was 7,293 borrowers, or 8.4 percent (see table E-1), for whom the loan was not a critical factor. Caution is necessary in interpreting table E-24. For example, it would be rash to conclude that some students who depend on a loan are not spending enough time on part-time jobs. Whether all individuals included in this survey have the capacity and opportunity for physical work is not known, nor whether college officials advise work in specific cases. Nor is it safe to conclude that those working relatively long hours are burdened in every instance. For example, in some instances, hours of work represent hours of duty involving responsibility for a building which requires little attention so that the borrower may study most of his job hours.

Calculation of percents based on the totals for each group reveals that 55 percent of entering freshmen, 42 percent of entering graduate students, 39 percent of other graduate students, and 36 percent of other undergraduates, do not work in part-time jobs. Of those who do, the largest percent work from 6 to 15 hours. Of those who work 26 hours or more, entering freshmen constitute the smallest percent (2 percent), followed by other undergraduates (6 percent), entering gradiates (7 percent), and other graduates (8 percent). On a cumulative percentage basis, 89 percent of entering freshmen borrowers are working 15 hours or less; 78 percent of other undergraduates; 78 percent of entering graduates; and 72 percent of other graduates.

Does a student loan tend to be a more critical factor in determining whether men go to college than whether women go? Table E-26 was developed to answer this question. Of those borrowers for whom the loan was a critical factor, 50 percent were entering freshmen men; 61, other undergraduate men; 76, entering graduate men; and 82 percent, graduate men. Subtracting these figures from 100 yields the percents for women. In general, then, a student loan was a more critical factor in determining whether the men went to college. Comparison of these percents for men with the percents for men in table E-3 for the same groups shows they constitute the same proportion as among all borrowers. This assumes that entering freshmen borrowers are roughly the same in number as all freshmen borrowers. The percents for the two graduate groups are below the percent of men borrowers among all graduates (table E-26).

Table E-27 distributes the same four groups of borrowers who said the loan determined their being in college among the five subject areas for which students are entitled to special consideration under the Act. Using the total borrowers for each of the four subgroups in calculating the percentages, the following results were obtained:

1. Of the entering freshmen, 39 percent specified education; 16 percent, science; 7 percent, mathematics; 12 percent, engineering; and 3 percent, modern foreign languages.

2. Of other undergraduates, 39 percent specified education; 14 percent, science; 6 percent, mathematics; 11 percent, engineering; and 3 percent, modern foreign languages.

3. Of entering graduate students, 30 percent specified education; 15 percent, science; 2 percent, mathematics; 3 percent, engineering; and 3 percent, modern foreign languages.

4. Of other graduate students, 26 percent specified education; 19 percent science; 2 percent, mathematics; 3 percent, engineering and 1 percent, modern foreign languages.

Table E-28 shows borrowers who said the loan determined whether they started or continued college by the degree they expected in their current course of study. These student borrowers are classified by their occupational choices in table E-29. The table shows that in terms of the percent of all borrowers choosing the same occupation (table A-30), the rank order for the four groups is teacher, 93 percent; engineer, 90 percent; dentist, 83 percent; and physician, 81 percent. Engineering ranks second and constitutes a smaller percent of each of the two graduate academic groups in comparison with the undergraduate groups. Those borrowers specifying physician or dentist as their occupational choice constitute a much larger percent of the graduate student group than of the undergraduate. This seems reasonable since the medical student must complete his graduate training in order to enter the profession.

The impact of the Student Loan Program on the college plans of high school seniors is indicated by table A-27. Some of the interesting national percentages are as follows:

1. Of all borrowers, 5 percent (4,676) were freshmen who were promised their loans before graduation from high school. These borrowers constituted 18 percent of all freshman borrowers. Of these freshman borrowers who were promised loans, 62 percent received the promise during the summer.

2. Of all borrowers, 4 percent (3,848) were promised loans while in a dropout status or as a delayed entrant.

3. Of all borrowers, 24 percent simply entered college and obtained their loans without any previous commitment.

Table E-30 was designed to show the time when loans were promised to students who indicated a loan would determine their starting or continuing college. Using subtotals as the base for computing percents, the following results were obtained:

1. Of entering freshmen, 16 percent were promised their loans before high school graduation; 60 percent after high school graduation but before college entrance in the fall; 13 percent indicated no recollection of a promise; and 11 percent fell into other time-of-promise categories.

2. Of other undergraduates, 15 percent were promised loans during the previous college term; 40 percent during the summer between college years; 10 percent during the current college term and before October 31, 1960; and 25 percent indicated they received no promise of a loan before they applied for one. The remaining 10 percent fell into other time-of-promise categories.

4. Of other graduate students, 11 percent were promised loans during the previous college term; 30 percent during the summer between college years; 13 percent during the current college term; 41 percent indicated they received no promise of a loan; and the remaining 6 percent fell into other time-of-promise categories.

PART V.—NEED FOR LOANS

The primary purpose of this part of the report is to focus attention on the need by many capable college students for loans. Some brief excursions have already been made into this area in earlier sections of this report. These excursions were tempting since some of the tables may be interpreted in two ways depending upon the purpose. For example, a table showing the meager amount of savings borrowers had on hand at the time they signed their promissory notes can be interpreted as evidence of financial need as well as evidence of financial assets. The tables used in this discussion of financial need are A-19, A-20, A-21, A-22, E-8, E-9, E-18, E-19, E-20, E-21, E-22, E-23, and E-24.

Of all borrowers, 75 percent indicated they will need additional loans from the Fund to complete their academic programs (table A-19). Of all borrowers, 28 percent who said they will need additional loans were freshmen; 19 percent, sophomores; 17 percent, juniors; 8 percent, seniors; and 4 percent, graduate students. Of all freshman borrowers, 91 percent will need additional loans; of sophomore borrowers, 91 percent; of juniors, 87 percent; of seniors, 35 percent; and of graduate students, 58 percent. The highest percents—86, 85, and 82, respectively—of borrowers needing additional loans reported from Nevada, Kentucky, and Tennessee.

Table E-8 shows that 48 percent of all borrowers were planning to teach and will require additional loans to complete their academic course. These borrowers who plan to teach constitute 63 percent of all those requiring additional loans from the Fund to complete their academic course.

The need for additional loans exists among all the borrower groups as classified by major subject (table E-18). The majors specified are those named in the Act as entitling the student to special consideration. The percent of those needing additional loans in the specified majors is nearly the same (77 percent) as for all majors in the Nation (75 percent). There is only a slight departure from the national figure in the percents of those requiring additional loans when these are classified by specified major and geographic region. If, however, the number of majors in engineering who indicated that additional loans will be necessary are expressed as a ratio with the total number of borrowers specifying engineering for each region, a trend is noted. Majors in engineering seem to have less need for additional loans than the other four specified majors in each region except in the East. There the majors in engineering continue to show less need than all the others except the majors in education.

Table E-19 indicates the need of borrowers for additional loans from the Fund in the future to obtain an academic degree in their current course of study. Of all borrowers, 75 percent indicated they will or probably will need additional loans from the Fund. Of those borrowers in the Nation who are working toward a bachelor's degree, 43 percent said "yes," and 32 percent, "probably yes," in answering the question concerning their need for further loans. Of the group working toward a master's degree, 40 percent said, "yes," and 34 percent, "probably yes." Of those working toward a doctorate, 42 percent said, "yes," and 33 percent, "probably yes." Of the group working toward the associate in arts degree, 38 percent said, "yes," and 34 percent, "probably yes." The total of the percents answering "probably no" and "no" is the difference between the "yes" responses and 100 percent (less nonresponses).

Students' need for loans is indicated in table A-20, which shows the extent to which borrowers are financing their college expenses from sources outside their families' incomes. Of all borrowers, 30 percent reported that they are financing the entire cost of education from sources outside the family (loans, jobs, scholarships); 59 percent, three-fourths or more of their college expenses; and 85 percent, one-half or more of their college expenses. The borrowers in the States of Louisiana and Wyoming dramatically illustrate the need, since approximately 91 percent of them say they must finance half or more of their college expenses outside the family income.

Table E-9, like table A-20, shows the proportion of expenses financed by loans, scholarships, and jobs, but it is unlike table A-20 in that its focus is on those planning to teach. The percentage figures are in terms of all borrowers, since the negative responses to this questionnaire item are included in the table. Of those planning to teach after the bachelor's degree (41,324 in table E-9), the percent financing their college expenses outside the family, in various proportionate amounts, is as follows: 4 percent, one-eighth of their expenses; 11 percent, one-fourth; 25 percent, one-half; 30 percent, three-fourths; and 30 percent, all expenses.

The analysis of borrowers by the portion of their college expenses requiring such aid, by sex and by marital status, is shown in table E-20. The percents in the body of table E-20 are based on all borrowers; however, computation of percents based on the total in each subgroup makes possible a comparison of men and women, married and single, with overall figures. The largest group of single borrowers, 31 percent of men and women combined, are financing only three-fourths of their college expenses outside their families' incomes, whereas the largest group of married borrowers, 39 percent of men and women combined, finance all of their own college expenses. The percent figures for all single borrowers do not differ very much from the percents for all borrowers, therefore, any change in the interpretation of table A-20 would be in the direction of stressing the loan needs of married students.

The college-year group which does the most financing of college expenses outside of family income is shown in table E-21. Percents are based upon the total number of borrowers in each college year. For all college years combined, 4 percent finance one-eighth of their college expenses. The percentages increase with increases in the portion of college expenses requiring aid outside family income, terminating with 30 percent of the borrowers in all college years financing all of their own college expenses without any help from their families. For each college year, the percent of borrowers financing one-half or less of their college expenses is about the same as for all groups together, that is, from 39 to 43 percent. The percent financing all college expenses outside the family income rises from 25 percent for the freshman, to 28 percent for sophomores, to 30 percent for juniors, to 35 percent for seniors, and finally to 39 percent for graduate students. The percent, by college year, financing all college expenses without help from their families increases from the freshman to the graduate years; since scholarships and jobs are limited, the need for loans seems to be more urgent with advance in college. This conclusion is based entirely upon the number of borrowers financing all expenses outside of their families' resources.

Another indication of need for loans is the amount of time student borrowers are working in part-time jobs. In general, students in part-time jobs soon discover that time spent on a job seriously limits the time available for study. Table A-21 reveals that 2[illegible] percent of the borrowers working part-time devoted anywhere from 6 to 15 hours per week on the job. Another 15 percent of the borrowers working part time spent 16 to 25 hours per week, and 5 percent spent over 25 hours per week. When students work more than 2 hours during the school day their study time is likely to be severely limited. About 50 percent of all borrowers with part-time work spend 1 or more hours per day on the job.

Of all men borrowers, 37 percent reported they were not working in part-time jobs; 9 percent worked 1 to 5 hours per week; 29 percent, 6 to 15 hours; 18 percent, 16 to 25 hours; and 6 percent, 26 or more hours. Of all women borrowers, 49 percent were not working in part-time jobs; 11 percent worked 1 to 5 hours per week; 29 percent, 6 to 15 hours per week; 9 percent, 16 to 25 hours per week; and 2 percent, 26 or more hours. From these data it may be concluded that:

1. Women borrowers tend to devote fewer hours to part-time work than men.
2. About half of the men borrowers and a third of the women borrowers do not work in part-time jobs.
3. Of the borrowers, 59 percent of the women but only 46 percent of the men work less than 6 hours per week (table E-22).

The extent to which borrowers with differing workloads regarded their part-time work as interfering with their studies is shown in table E-23. Of all borrowers, 31 percent felt that their part-time work interfered to "some" extent with their academic studies and 3 percent felt that it interfered "considerably." In general, these data show that, of borrowers working 1 to 5 hours per week, one-third felt that this workload created "some" interference with their academic studies. Of those working 6 to 15 hours per week, one-half felt that this workload created "some" interference. There is a tendency, however, for a large percent of the borrowers to feel that part-time work does not interfere with their studies. For example, "none" was indicated by 61 percent of those with a 1- to 5-hour workload; 43 percent of those with a 6- to 15-hour workload; 31 percent with a 16- to 25-hour workload; and 25 percent with 26 or more hours of work.

The extent to which student borrowers felt that their part-time jobs interfered with their study time is indicated in table A-22. This table does not present evidence of extreme interference. The State percents in column 9 show that in no State do the borrowers who rated their part-time jobs as interfering "considerably" with their study time exceed 6 percent of all borrowers. The percent of borrowers reporting "no job" shown in table A-22 should be larger; it appears that some borrowers checked "none" who should have checked "no job."

A-1 Part A.--Number of borrowers in sample (uninflated), by State: aggregate United States, fall 1960
A-1 Part B.--Number of borrowers (inflated) who failed to answer the question concerned in specified table, by State: aggregate United States, fall 1960
A-1 Part C.--Number of borrowers (inflated) who answered "no" or "none" to a question concerned in specified table, by State: aggregate United States, fall 1960

Headnote: The number of borrowers shown in Parts B and C are excluded from the frequencies but are included in computing the percents shown in tables A2-A30

State	Part A Number of borrowers in sample	Part B.--Number of borrowers (inflated) who failed to answer the question concered in specified table																											Part C.--Number of borrowers (inflated) who answered "No" or "None" to a question concerned in specified table					
		Number of table																																
		2	3	4	6	7	8	9	10	11	12	13	14	15	16	18	19	20	21	22	23	24	25	26	27	28	29	30	10	10a	11	19	24	26
TOTAL U.S.	30,246	0	27	85	504	56	45	214	108	313	53	119	91	49	41	88	65	82	121	106	552	273	121	23	38	170	39	22	31,983	31,983	31,320	21,239	72,560	7,300
Ala.	1,013	0	0	0	2	0	0	2	0	0	0	2	2	0	0	0	0	0	0	0	10	0	2	0	0	0	0	0	706	695	690	422	1,572	66
Alaska . . .	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2	20	1	1	3	0
Ariz. . . .	363	0	0	0	13	0	0	5	0	5	0	2	2	0	0	2	0	2	1	2	6	6	2	0	0	2	0	0	122	129	116	145	276	17
Ark.	802	0	0	2	4	0	0	0	0	0	0	2	0	0	0	2	0	4	0	0	0	0	0	0	0	0	0	0	468	498	464	318	1,240	92
Calif. . . .	1,002	0	5	10	45	5	5	25	10	30	10	10	0	0	10	5	5	10	5	5	35	20	10	10	0	10	0	5	1,680	1,587	1,610	1,655	4,085	585
Colo. . . .	493	0	0	0	4	0	0	0	0	2	0	0	0	2	0	0	0	0	6	2	6	0	6	0	0	6	0	0	276	224	260	272	810	58
Conn. . . .	443	0	0	0	4	0	0	4	0	4	2	0	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	226	524	224	248	786	104
Del.	177	0	0	0	0	0	0	1	0	0	1	3	0	1	0	0	0	2	2	1	2	0	1	0	0	0	0	0	69	72	69	39	155	39
D.C.	654	0	0	0	0	0	1	0	0	3	1	0	0	0	1	0	0	0	0	1	5	5	1	0	0	1	0	0	328	82	323	141	538	60
Fla.	946	0	2	0	6	0	0	2	2	2	2	0	2	0	0	4	0	0	4	0	12	0	2	0	0	2	0	2	732	924	726	452	1,574	102
Ga.	710	0	0	2	0	0	0	0	2	2	0	2	2	0	0	0	0	0	0	0	4	8	6	0	0	0	0	0	606	570	596	330	1,146	86
Hawaii . . .	110	0	0	0	4	0	0	0	0	2	0	1	0	0	0	0	0	0	0	0	1	1	0	0	0	2	1	0	29	79	27	25	96	11
Idaho . . .	270	0	1	1	1	0	1	2	3	4	0	1	1	0	1	0	0	0	1	3	5	1	0	0	0	1	0	1	100	122	91	103	227	13
Ill.	696	0	0	5	5	5	0	0	0	10	0	0	0	0	0	0	5	0	0	0	25	5	0	0	0	5	0	0	1,155	1,256	1,130	955	3,065	295
Ind.	557	0	0	0	15	10	5	15	0	5	0	0	0	0	5	5	10	0	5	5	30	15	5	0	10	0	0	0	1,050	733	1,030	710	2,400	370
Iowa	860	0	0	4	12	0	2	2	8	10	6	8	8	2	2	4	0	2	2	4	24	8	4	2	0	8	0	2	634	707	616	372	1,484	140
Kans. . . .	769	0	2	0	32	0	2	8	0	22	6	2	2	2	2	8	0	2	0	2	8	2	4	0	2	10	6	0	568	532	538	512	1,242	140
Ky.	1,079	0	2	6	10	2	2	6	8	8	4	2	4	0	2	6	2	0	6	6	16	10	0	4	2	6	2	2	834	813	818	328	1,766	164
La.	392	0	0	0	5	0	0	0	0	10	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	960	672	940	490	1,680	140
Maine . . .	361	0	0	1	2	0	0	0	2	1	0	2	0	0	1	1	0	1	1	0	3	0	1	1	0	0	2	0	173	222	171	100	320	48
Md.	717	0	0	0	2	0	0	2	0	4	0	0	2	0	0	0	0	0	0	0	10	0	2	0	4	4	0	0	708	740	690	366	1,236	150
Mass. . . .	508	0	0	0	20	0	5	0	0	5	0	0	0	0	0	5	0	0	0	0	20	0	5	0	0	5	0	0	1,085	1,087	1,060	760	2,280	240
Mich. . . .	575	0	0	0	5	0	0	5	0	0	0	0	0	0	5	0	0	10	0	5	10	0	0	0	0	0	0	0	820	902	785	725	2,485	235
Minn. . . .	641	0	0	5	25	0	0	5	5	5	0	0	0	5	5	0	0	5	5	5	5	0	0	0	0	5	0	0	920	873	910	625	2,620	345
Miss. . . .	810	0	0	0	2	2	0	6	2	2	0	6	0	0	2	0	2	0	0	0	4	6	2	0	2	0	2	0	494	558	490	314	1,290	92
Mo.	453	0	0	10	15	0	0	5	10	10	0	0	0	0	0	0	0	0	5	0	15	5	0	0	0	0	0	0	795	657	790	485	1,840	115
Mont. . . .	287	0	0	1	3	0	0	1	2	1	0	0	0	0	0	1	0	0	4	1	0	1	3	1	2	4	0	0	85	118	81	88	217	15
Nebr. . . .	434	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	4	0	2	4	0	0	0	0	0	336	281	338	204	728	78
Nev.	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	22	14	6	35	4
N.H.	581	0	0	1	3	0	2	0	0	3	0	0	3	0	0	0	1	2	0	1	5	1	0	0	4	1	0	0	303	154	296	165	519	119
N.J.	794	0	0	2	2	0	0	4	2	2	0	2	0	0	0	0	0	0	2	0	8	2	2	0	2	2	0	0	576	1,161	570	346	1,396	132
N. Mex. . .	403	0	0	0	7	0	0	0	1	3	0	0	2	0	0	0	0	0	0	1	3	3	0	0	0	2	0	0	114	129	109	103	306	21
N.Y.	1,370	0	0	10	20	0	0	10	10	20	0	10	5	5	0	0	0	5	5	0	45	10	10	5	0	15	0	0	2,895	3,201	2,860	1,630	6,005	745
N.C.	527	0	0	10	15	10	0	10	15	0	5	15	0	5	0	5	10	0	0	5	35	30	0	0	0	0	5	0	1,050	927	1,030	660	2,140	215
N. Dak. . .	492	0	0	0	1	0	0	1	0	3	1	0	0	2	0	1	1	1	2	2	4	6	1	0	0	1	0	0	217	209	204	158	371	27
Ohio	818	0	0	0	0	0	0	5	0	10	0	0	0	10	0	0	0	0	0	0	10	5	5	0	0	0	0	0	1,545	1,516	1,520	990	3,670	315
Okla. . . .	514	0	0	0	15	0	5	10	0	15	0	0	5	0	0	0	0	0	0	5	5	5	0	0	0	0	0	0	820	786	790	600	1,990	125
Oreg. . . .	424	0	0	0	18	2	2	4	0	6	0	0	0	4	0	0	2	0	0	0	2	2	2	0	0	4	0	0	218	240	208	282	718	72
Pa.	1,164	0	0	0	5	0	0	0	0	10	0	0	0	0	0	0	0	0	5	0	15	10	0	0	0	5	0	0	2,690	2,578	2,680	1,270	5,275	590
P.R.	478	0	2	2	2	0	0	2	2	0	2	2	0	0	0	0	0	0	4	0	0	0	2	0	0	0	0	0	388	408	370	346	838	64
R.I.	506	0	0	0	17	1	2	0	5	15	0	2	0	2	0	7	1	1	0	3	8	4	0	0	0	8	4	1	229	100	218	154	453	96
S.C.	763	0	0	0	16	0	0	6	4	6	0	8	6	0	2	0	0	6	14	12	36	20	8	0	0	16	0	2	448	401	440	298	1,214	90
S. Dak. . .	553	0	0	0	3	0	0	1	1	0	0	0	0	1	1	0	0	0	0	0	2	0	0	0	0	2	1	0	190	209	187	148	452	44
Tenn. . . .	350	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	655	558	640	315	1,405	120
Tex.	916	0	10	10	75	15	5	35	10	25	5	25	20	0	0	20	20	10	25	20	45	50	25	0	10	25	5	5	1,415	1,359	1,400	925	3,380	240
Utah	202	0	0	1	8	1	0	1	0	1	0	0	1	0	0	0	1	0	0	0	1	2	0	0	0	2	1	0	66	87	64	88	146	15
Vt.	412	0	0	0	3	1	2	1	0	0	0	0	0	0	0	0	1	1	1	0	3	1	0	0	0	0	0	0	169	172	168	96	389	58
Va.	809	0	0	2	20	2	2	8	2	12	4	6	12	6	2	6	2	8	8	2	44	12	2	0	0	8	4	0	662	680	648	328	1,386	116
Wash. . . .	682	0	0	0	6	0	0	0	0	2	0	0	0	0	0	2	0	0	2	2	2	4	0	0	0	2	2	0	420	454	414	502	1,158	98
W. Va. . . .	626	0	0	0	0	0	2	0	0	2	0	6	2	0	0	0	0	0	0	0	4	0	2	0	0	2	0	0	384	362	378	302	1,044	40
Wis.	556	0	2	0	32	0	0	20	2	16	0	0	10	2	0	4	0	10	6	2	12	4	2	0	0	4	4	2	508	533	484	274	990	142
Wyo.	139	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	46	60	44	68	119	12

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960

	Home State	Location of institution															
		Total				Ala.				Alaska				Ariz.			
		Public		Private		Public		Private		Public		Private		Public		Private	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	TOTAL	45,212	52.34	41,174	47.66	1,430	70.58	596	29.42	3	100.00	0	0	322	88.71	41	11.29
2	Ala. .	1,391	1.61	644	.75	1,266	62.49	400	19.74	0	0	0	0	1	.28	0	0
3	Alaska	13	.02	25	.03	0	0	0	0	2	66.67	0	0	0	0	0	0
4	Ariz. .	253	.29	109	.13	0	0	0	0	0	0	0	0	230	63.36	12	3.31
5	Ark. .	1,281	1.48	297	.34	4	.20	6	.30	0	0	0	0	0	0	0	0
6	Calif.	2,670	3.09	2,016	2.33	0	0	2	.10	0	0	0	0	19	5.23	3	.83
7	Colo. .	539	.62	387	.45	0	0	0	0	0	0	0	0	3	.83	1	.28
8	Conn. .	538	.62	856	.99	0	0	2	.10	0	0	0	0	3	.83	0	0
9	Del. .	107	.12	81	.09	0	0	0	0	0	0	0	0	0	0	0	0
10	D.C. .	33	.04	153	.18	0	0	0	0	0	0	0	0	0	0	0	0
11	Fla. .	1,210	1.40	1,013	1.17	52	2.57	28	1.38	0	0	0	0	1	.28	0	0
12	Ga. . .	804	.93	661	.77	32	1.58	44	2.17	0	0	0	0	0	0	1	.28
13	Hawaii	125	.14	84	.10	0	0	0	0	0	0	0	0	0	0	0	0
14	Idaho .	235	.27	129	.15	0	0	0	0	0	0	0	0	1	.28	0	0
15	Ill. .	1,454	1.68	1,934	2.24	0	0	2	.10	0	0	0	0	7	1.93	1	.28
16	Ind. .	1,213	1.40	896	1.04	0	0	0	0	0	0	0	0	4	1.10	2	.55
17	Iowa .	799	.92	1,089	1.26	0	0	0	0	0	0	0	0	3	.83	1	.28
18	Kans. .	958	1.11	463	.54	2	.10	2	.10	0	0	0	0	2	.55	0	0
19	Ky. . .	1,466	1.70	573	.66	6	.30	4	.20	0	0	0	0	3	.83	2	.55
20	La. . .	1,212	1.40	433	.50	0	0	4	.20	0	0	0	0	0	0	0	0
21	Maine .	296	.34	215	.25	0	0	0	0	0	0	0	0	1	.28	0	0
22	Md. . .	842	.97	629	.73	2	.10	2	0	0	0	0	0	0	0	1	.28
23	Mass. .	467	.54	2,012	2.33	2	.10	2	.10	0	0	0	0	4	1.10	0	0
24	Mich. .	2,218	2.57	977	1.13	2	.10	4	.20	0	0	0	0	3	.83	0	0
25	Minn. .	1,737	2.01	1,250	1.45	0	0	0	0	0	0	0	0	2	.55	0	0
26	Miss. .	1,229	1.42	447	.52	16	.79	14	.69	0	0	0	0	0	0	1	.28
27	Mo. . .	1,386	1.60	700	.81	0	0	0	0	0	0	0	0	2	.55	1	.28
28	Mont. .	276	.32	121	.14	0	0	0	0	0	0	0	0	3	.83	2	.55
29	Nebr. .	567	.66	241	.28	0	0	0	0	0	0	0	0	0	0	0	0
30	Nev. .	48	.06	17	.02	0	0	0	0	0	0	0	0	0	0	1	.28
31	N.H. .	231	.27	146	.17	0	0	0	0	0	0	0	0	0	0	0	0
32	N.J. .	902	1.04	1,869	2.16	4	.20	4	.20	0	0	0	0	1	.28	0	0
33	N. Mex.	353	.41	90	.10	2	.10	0	0	0	0	0	0	1	.28	1	.28
34	N.Y. .	2,030	2.35	5,360	6.20	10	.49	6	.30	1	33.33	0	0	5	1.38	0	0
35	N.C. .	1,650	1.91	766	.89	0	0	4	.20	0	0	0	0	0	0	1	.28
36	N. Dak.	449	.52	134	.16	0	0	0	0	0	0	0	0	0	0	0	0
37	Ohio .	1,850	2.14	2,203	2.55	0	0	6	.30	0	0	0	0	6	1.65	1	.28
38	Okla. .	2,020	2.34	484	.56	0	0	4	.20	0	0	0	0	1	.28	1	.28
39	Oreg. .	487	.56	339	.39	0	0	0	0	0	0	0	0	0	0	0	0
40	Pa. . .	1,540	1.78	4,299	4.98	0	0	6	.30	0	0	0	0	1	.28	2	.55
41	P.R. .	702	.81	277	.32	0	0	0	0	0	0	0	0	0	0	0	0
42	R.I. .	79	.09	233	.27	2	.10	0	0	0	0	0	0	0	0	0	0
43	S.C. .	418	.48	866	1.00	6	.30	2	.10	0	0	0	0	0	0	0	0
44	S. Dak.	356	.41	217	.25	0	0	0	0	0	0	0	0	1	.28	1	.28
45	Tenn. .	799	.92	746	.86	18	.89	24	1.18	0	0	0	0	2	.55	1	.28
46	Tex. .	2,248	2.60	2,106	2.44	2	.10	16	.79	0	0	0	0	4	1.10	2	.55
47	Utah .	178	.21	47	.05	0	0	0	0	0	0	0	0	0	0	2	.55
48	Vt. . .	302	.35	115	.13	0	0	0	0	0	0	0	0	0	0	0	0
49	Va. . .	1,021	1.18	731	.85	2	.10	10	.49	0	0	0	0	1	.28	0	0
50	Wash. .	757	.88	600	.69	0	0	0	0	0	0	0	0	1	.28	0	0
51	W. Va.	794	.92	338	.39	0	0	0	0	0	0	0	0	0	0	0	0
52	Wis. .	537	.62	719	.83	0	0	0	0	0	0	0	0	5	1.38	0	0
53	Wyo. .	144	.17	37	.04	0	0	0	0	0	0	0	0	1	.28	0	0

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

Location of institution																				
Ark.				Calif.				Colo.				Conn.				Del.				
Public		Private		Public		Private		Public		Private		Public		Private		Public		Private		
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	
1,306	81.42	298	18.58	2,965	59.18	2,045	40.82	630	63.89	356	36.11	478	53.95	408	46.05	177	100.00	0	0	1
2	.12	4	.25	5	.10	5	.10	0	0	0	0	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	5	.10	0	0	0	0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	60	1.20	0	0	0	0	0	0	0	0	0	0	0	0	4
1,228	76.56	170	10.60	5	.10	10	.20	0	0	0	0	0	0	0	0	1	.56	0	0	5
2	.12	10	.62	2,490	49.70	1,580	31.54	14	1.42	18	1.83	0	0	0	0	0	0	0	0	6
0	0	4	.25	20	.40	20	.40	468	47.46	212	21.50	0	0	0	0	0	0	0	0	7
0	0	2	.12	5	.10	5	.10	0	0	2	.20	446	50.34	278	31.38	0	0	0	0	8
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88	49.72	0	0	9
0	0	0	0	0	0	5	.10	0	0	0	0	0	0	0	0	0	0	0	0	10
0	0	4	.25	5	.10	0	0	4	.41	0	0	0	0	2	.23	0	0	0	0	11
0	0	0	0	10	.20	0	0	2	.20	2	.20	0	0	0	0	0	0	0	0	12
0	0	0	0	5	.10	20	.40	0	0	2	.20	0	0	0	0	0	0	0	0	13
0	0	0	0	15	.30	5	.10	8	.81	4	.41	0	0	0	0	0	0	0	0	14
2	.12	4	.25	20	.40	15	.30	8	.81	12	1.22	0	0	6	.68	1	.56	0	0	15
0	0	4	.25	10	.20	5	.10	2	.20	2	.20	0	0	0	0	0	0	0	0	16
0	0	0	0	20	.40	10	.20	10	1.01	4	.41	0	0	0	0	0	0	0	0	17
6	.37	0	0	10	.20	10	.20	8	.81	2	.20	0	0	0	0	0	0	0	0	18
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19
10	.62	4	.25	10	.20	10	.20	0	0	0	0	0	0	0	0	1	.56	0	0	20
0	0	0	0	0	0	0	0	2	.20	0	0	0	0	8	.90	0	0	0	0	21
0	0	0	0	0	0	5	.10	2	.20	0	0	0	0	0	0	5	2.82	0	0	22
0	0	0	0	5	.10	10	.20	4	.41	4	.41	4	.45	24	2.71	1	.56	0	0	23
0	0	6	.37	20	.40	10	.20	0	0	0	0	0	0	0	0	0	0	0	0	24
0	0	2	.12	15	.30	10	.20	4	.41	2	.20	0	0	2	.23	0	0	0	0	25
6	.37	12	.75	0	0	5	.10	0	0	0	0	0	0	0	0	0	0	0	0	26
20	1.25	24	1.50	35	.70	0	0	2	.20	10	1.01	0	0	0	0	0	0	0	0	27
0	0	0	0	5	.10	0	0	2	.20	0	0	0	0	0	0	0	0	0	0	28
0	0	2	.12	10	.20	5	.10	22	2.23	8	.81	0	0	0	0	0	0	0	0	29
0	0	0	0	5	.10	5	.10	4	.41	2	.20	0	0	0	0	0	0	0	0	30
0	0	0	0	5	.10	0	0	0	0	0	0	4	.45	0	0	0	0	0	0	31
0	0	2	.12	15	.30	10	.20	4	.41	0	0	6	.68	24	2.71	30	16.95	0	0	32
0	0	0	0	5	.10	15	.30	10	1.01	12	1.22	0	0	0	0	0	0	0	0	33
2	.12	2	.12	15	.30	15	.30	2	.20	6	.61	8	.90	56	6.32	5	2.82	0	0	34
2	.12	0	0	5	.10	5	.10	0	0	0	0	0	0	0	0	2	1.13	0	0	35
0	0	0	0	10	.20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36
2	.12	4	.25	15	.30	0	0	4	.41	2	.20	0	0	0	0	1	.56	0	0	37
8	.50	4	.25	40	.80	5	.10	2	.20	4	.41	0	0	0	0	0	0	0	0	38
0	0	0	0	25	.50	40	.80	4	.41	6	.61	0	0	0	0	0	0	0	0	39
0	0	4	.25	40	.80	20	.40	4	.41	0	0	6	.68	4	.45	36	20.34	0	0	40
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41
0	0	0	0	5	.10	5	.10	0	0	0	0	2	.23	2	.23	0	0	0	0	42
0	0	2	.12	5	.10	0	0	0	0	0	0	0	0	0	0	3	1.69	0	0	43
0	0	0	0	5	.10	5	.10	2	.20	8	.81	0	0	0	0	0	0	0	0	44
6	.37	12	.75	0	0	10	.20	0	0	0	0	0	0	0	0	1	.56	0	0	45
10	.62	16	1.00	10	.20	20	.40	10	1.01	14	1.42	0	0	0	0	0	0	0	0	46
0	0	0	0	10	.20	15	.30	2	.20	4	.41	0	0	0	0	0	0	0	0	47
0	0	0	0	0	0	5	.10	0	0	0	0	2	.23	0	0	0	0	0	0	48
0	0	0	0	0	0	0	0	0	0	2	.20	0	0	2	.23	2	1.13	0	0	49
0	0	0	0	20	.40	60	1.20	8	.81	2	.20	0	0	0	0	0	0	0	0	50
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51
0	0	0	0	5	.10	0	0	0	0	6	.61	0	0	0	0	0	0	0	0	52
0	0	0	0	5	.10	0	0	12	1.22	4	.41	0	0	0	0	0	0	0	0	53

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960

	Home State	Location of Institution															
		D.C.				Fla.				Ga.				Hawaii			
		Public		Private		Public		Private		Public		Private		Public		Private	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
1	TOTAL	5	.76	649	99.24	1,158	61.21	734	38.79	822	57.89	598	42.11	94	85.45	16	14.55
2	Ala. .	0	0	5	.76	8	.42	8	.42	6	.42	40	2.82	0	0	0	0
3	Alaska	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Ariz. .	0	0	4	.61	0	0	0	0	0	0	0	0	1	.91	0	0
5	Ark. .	0	0	2	.31	0	0	0	0	0	0	2	.14	0	0	0	0
6	Calif.	0	0	24	3.67	0	0	0	0	0	0	0	0	3	2.73	0	0
7	Colo. .	0	0	2	.31	0	0	0	0	0	0	0	0	2	1.82	0	0
8	Conn. .	0	0	21	3.21	4	.21	4	.21	2	.14	2	.14	0	0	0	0
9	Del. .	0	0	5	.76	0	0	2	.11	0	0	0	0	1	.91	0	0
10	D.C. .	5	.76	76	11.62	0	0	0	0	4	.28	0	0	0	0	0	0
11	Fla. .	0	0	15	2.29	994	52.54	556	29.39	18	1.27	64	4.51	1	.91	0	0
12	Ga. . .	0	0	7	1.07	36	1.90	24	1.27	706	49.72	396	27.89	0	0	0	0
13	Hawaii	0	0	1	.15	0	0	0	0	0	0	0	0	68	61.82	16	14.55
14	Idaho .	0	0	3	.46	0	0	0	0	0	0	2	.14	0	0	0	0
15	Ill. .	0	0	13	1.99	4	.21	4	.21	0	0	0	0	1	.91	0	0
16	Ind. .	0	0	7	1.07	6	.32	4	.21	0	0	0	0	0	0	0	0
17	Iowa .	0	0	8	1.22	0	0	0	0	0	0	0	0	1	.91	0	0
18	Kans. .	0	0	2	.31	0	0	0	0	0	0	0	0	2	1.82	0	0
19	Ky. . .	0	0	9	1.38	4	.21	6	.32	6	.42	0	0	0	0	0	0
20	La. . .	0	0	1	.15	2	.11	0	0	0	0	4	.28	0	0	0	0
21	Maine .	0	0	3	.46	2	.11	4	.21	0	0	0	0	1	.91	0	0
22	Md. . .	0	0	77	11.77	2	.11	4	.21	2	.14	0	0	1	.91	0	0
23	Mass. .	0	0	29	4.43	8	.42	12	.63	2	.14	2	.14	1	.91	0	0
24	Mich. .	0	0	9	1.38	6	.32	0	0	0	0	2	.14	0	0	0	0
25	Minn. .	0	0	5	.76	0	0	2	.11	0	0	0	0	1	.91	0	0
26	Miss. .	0	0	0	0	0	0	2	.11	2	.14	4	.28	0	0	0	0
27	Mo. . .	0	0	4	.61	2	.11	2	.11	0	0	2	.14	0	0	0	0
28	Mont. .	0	0	3	.46	0	0	2	.11	0	0	0	0	0	0	0	0
29	Nebr. .	0	0	3	.46	0	0	0	0	0	0	0	0	0	0	0	0
30	Nev. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	N.H. .	0	0	4	.61	2	.11	0	0	0	0	0	0	0	0	0	0
32	N.J. .	0	0	39	5.96	6	.32	20	1.06	8	.56	2	.14	1	.91	0	0
33	N. Mex.	0	0	2	.31	0	0	0	0	0	0	0	0	0	0	0	0
34	N.Y. .	0	0	82	12.54	18	.95	26	1.37	18	1.27	4	.28	2	1,82	0	0
35	N.C. .	0	0	14	2.14	4	.21	6	.32	14	.99	10	.70	1	.91	0	0
36	N. Dak.	0	0	2	.31	0	0	0	0	0	0	0	0	0	0	0	0
37	Ohio .	0	0	21	3.21	12	.63	6	.32	4	.28	2	.14	0	0	0	0
38	Okla. .	0	0	1	.15	0	0	0	0	0	0	0	0	0	0	0	0
39	Oreg. .	0	0	1	.15	2	.11	0	0	0	0	0	0	1	.91	0	0
40	Pa. . .	0	0	46	7.03	12	.63	18	.95	0	0	4	.28	2	1.82	0	0
41	P.R. .	0	0	2	.31	0	0	2	.11	0	0	0	0	0	0	0	0
42	R.I. .	0	0	1	.15	0	0	2	.11	0	0	0	0	0	0	0	0
43	S.C. .	0	0	6	.92	6	.32	4	.21	10	.70	20	1.41	0	0	0	0
44	S. Dak.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Tenn. .	0	0	8	1.22	4	.21	2	.11	16	1.13	26	1.83	0	0	0	0
46	Tex. .	0	0	10	1.53	4	.21	0	0	0	0	4	.28	0	0	0	0
47	Utah .	0	0	5	.76	0	0	0	0	0	0	0	0	0	0	0	0
48	Vt. . .	0	0	1	.15	0	0	0	0	0	0	0	0	0	0	0	0
49	Va. . .	0	0	59	9.02	4	.21	4	.21	2	.14	4	.28	0	0	0	0
50	Wash. .	0	0	0	0	0	0	2	.11	0	0	0	0	3	2.73	0	0
51	W. Va.	0	0	4	.61	4	.21	2	.11	0	0	0	0	0	0	0	0
52	Wis. .	0	0	3	.46	2	.11	4	.21	2	.14	2	.14	0	0	0	0
53	Wyo. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

Location of Institution																				
Idaho				Ill.				Ind.				Iowa				Kans.				
Public		Private		Public		Private		Public		Private		Public		Private		Public		Private		
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	
175	64.81	95	35.19	1,260	36.21	2,220	63.79	1.315	47.22	1,470	52.78	638	37.09	1,082	62.91	1,042	67.75	496	32.25	1
0	0	0	0	0	0	5	.14	15	.54	0	0	4	.23	2	.12	2	.13	2	.13	2
0	0	0	0	0	0	0	0	0	0	5	.18	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	0	5	.18	0	0	0	0	2	.13	0	0	4
0	0	0	0	0	0	0	0	0	0	5	.18	0	0	0	0	2	.13	0	0	5
4	1.48	2	.74	0	0	60	1.72	0	0	40	1.44	4	.23	6	.35	6	.39	6	.39	6
0	0	0	0	0	0	15	.43	0	0	0	0	0	0	6	.35	10	.65	20	1.30	7
0	0	0	0	10	.29	30	.86	10	.36	10	.36	0	0	2	.12	2	.13	2	.13	8
0	0	0	0	0	0	5	.14	0	0	0	0	0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	5	.14	0	0	0	0	0	0	0	0	0	0	0	0	10
0	0	0	0	5	.14	25	.72	10	.36	5	.18	4	.23	2	.12	0	0	0	0	11
0	0	0	0	5	.14	0	0	0	0	0	0	2	.12	0	0	0	0	0	0	12
0	0	0	0	0	0	5	.14	10	.36	0	0	2	.12	2	.12	0	0	0	0	13
148	54.81	55	20.37	0	0	0	0	0	0	5	.18	2	.12	6	.35	4	.26	6	.39	14
1	.37	0	0	1,180	33.91	1,235	35.49	60	2.15	110	3.95	30	1.74	90	5.23	6	.39	20	1.30	15
0	0	1	.37	0	0	95	2.73	1,060	38.06	570	20.47	6	.35	6	.35	4	.26	0	0	16
1	.37	1	.37	10	.29	75	2.16	5	.18	50	1.80	530	30.81	678	39.42	10	.65	34	2.21	17
4	1.48	0	0	0	0	15	.43	5	.18	15	.54	2	.12	16	.93	846	55.01	284	18.47	18
0	0	0	0	20	.57	0	0	0	0	10	.36	0	0	2	.12	2	.13	2	.13	19
0	0	0	0	0	0	0	0	5	.18	0	0	0	0	2	.12	0	0	0	0	20
0	0	0	0	0	0	10	.29	0	0	5	.18	0	0	8	.47	0	0	0	0	21
0	0	0	0	5	.14	0	0	0	0	10	.36	2	.12	2	.12	0	0	0	0	22
0	0	0	0	0	0	35	1.01	0	0	20	.72	0	0	0	0	0	0	0	0	23
1	.37	0	0	0	0	105	3.02	5	.18	135	4.85	2	.12	20	1.16	2	.13	8	.52	24
1	.37	2	.74	5	.14	65	1.87	0	0	30	1.08	12	.70	86	5.00	0	0	4	.26	25
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	.13	2	.13	26
1	.37	0	0	0	0	70	2.01	5	.18	10	.36	2	.12	12	.70	78	5.07	24	1.56	27
1	.37	2	.74	0	0	5	.14	0	0	0	0	0	0	2	.12	0	0	2	.13	28
1	.37	0	0	0	0	5	.14	10	.36	0	0	6	.35	10	.58	10	.65	24	1.56	29
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
0	0	0	0	0	0	0	0	0	0	15	.54	0	0	0	0	0	0	2	.13	31
0	0	0	0	0	0	20	.57	10	.36	20	.72	2	.12	6	.35	4	.26	4	.26	32
0	0	0	0	0	0	0	0	0	0	5	.18	0	0	0	0	0	0	2	.13	33
0	0	0	0	5	.14	70	2.01	40	1.44	75	2.69	10	.58	18	1.05	8	.52	0	0	34
0	0	0	0	5	.14	5	.14	0	0	5	.18	0	0	0	0	0	0	0	0	35
0	0	1	.37	0	0	0	0	0	0	5	.18	4	.23	8	.47	2	.13	2	.13	36
1	.37	0	0	0	0	105	3.02	30	1.08	155	5.57	0	0	8	.47	2	.13	14	.91	37
1	.37	1	.37	0	0	15	.43	5	.18	10	.36	2	.12	6	.35	24	1.56	12	.78	38
1	.37	14	5.19	0	0	10	.29	0	0	0	0	0	0	0	0	0	0	0	0	39
1	.37	0	0	0	0	25	.72	10	.36	55	1.97	6	.35	6	.35	0	0	4	.26	40
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	.13	0	0	41
0	0	0	0	5	.14	0	0	0	0	10	.36	0	0	0	0	0	0	0	0	42
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
0	0	0	0	0	0	15	.43	0	0	5	.18	0	0	10	.58	0	0	2	.13	44
0	0	0	0	5	.14	5	.14	10	.36	5	.18	0	0	0	0	0	0	2	.13	45
1	.37	0	0	0	0	10	.29	5	.18	10	.36	0	0	2	.12	2	.13	6	.39	46
0	0	1	.37	0	0	0	0	0	0	5	.18	0	0	0	0	0	0	0	0	47
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48
0	0	0	0	0	0	0	0	5	.18	5	.18	0	0	2	.12	0	0	0	0	49
6	2.22	15	5.56	0	0	15	.43	0	0	5	.18	0	0	4	.23	0	0	4	.26	50
1	.37	0	0	0	0	0	0	0	0	5	.18	0	0	0	0	0	0	0	0	51
0	0	0	0	0	0	60	1.72	0	0	30	1.08	4	.23	50	2.91	8	.52	0	0	52
0	0	0	0	0	0	0	0	0	0	5	.18	0	0	2	.12	2	.13	2	.13	53

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

	Home State	Location of institution															
		Ky.				La.				Maine				Md.			
		Public		Private		Public		Private		Public		Private		Public		Private	
		Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent
	1	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
1	TOTAL	1,560	72.29	598	27.71	1,245	63.52	715	36.48	281	77.84	80	22.16	944	65.83	490	34.17
2	Ala. .	8	.37	2	.09	5	.26	35	1.79	0	0	0	0	2	.14	0	0
3	Alaska	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Ariz. .	0	0	0	0	0	0	5	.26	0	0	0	0	0	0	0	0
5	Ark. .	0	0	0	0	5	.26	10	.51	0	0	0	0	0	0	0	0
6	Calif.	0	0	4	.19	0	0	10	.51	1	.28	0	0	8	.56	4	.28
7	Colo. .	0	0	0	0	0	0	5	.26	0	0	0	0	2	.14	0	0
8	Conn. .	0	0	2	.09	0	0	5	.26	2	.55	5	1.39	2	.14	6	.42
9	Del. .	0	0	2	.09	0	0	10	.51	0	0	0	0	6	.42	4	.28
10	D.C. .	0	0	0	0	0	0	5	.26	0	0	2	.55	8	.56	2	.14
11	Fla. .	12	.56	8	.37	0	0	35	1.79	2	.55	0	0	12	.84	0	0
12	Ga. . .	0	0	4	.19	0	0	15	.77	0	0	0	0	2	.14	4	.28
13	Hawaii	2	9	0	0	0	0	5	.26	0	0	0	0	0	0	2	.14
14	Idaho .	0	0	0	0	0	0	0	0	0	0	0	0	2	.14	0	0
15	Ill. .	22	1.02	10	.46	0	0	5	.26	0	0	0	0	0	0	4	.28
16	Ind. .	54	2.50	28	1.30	0	0	5	.26	0	0	0	0	0	0	0	0
17	Iowa .	2	.09	0	0	0	0	10	.51	0	0	0	0	0	0	0	0
18	Kans. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Ky. . .	1,350	62.56	426	19.74	0	0	0	0	0	0	0	0	0	0	0	0
20	La. . .	0	0	0	0	1,160	59.18	340	17.35	0	0	0	0	0	0	0	0
21	Maine .	5	.19	0	0	0	0	0	0	250	69.25	38	10.53	0	0	0	0
22	Md. . .	0	0	0	0	0	0	5	.26	0	0	0	0	762	53.14	314	21.90
23	Mass. .	2	.09	2	.09	0	0	0	0	12	3.32	19	5.26	10	.70	10	.70
24	Mich. .	6	.28	2	.09	0	0	5	.26	0	0	0	0	0	0	0	0
25	Minn. .	0	0	0	0	5	.26	5	.26	0	0	0	0	2	.14	0	0
26	Miss. .	2	.09	0	0	25	1.28	45	2.30	0	0	0	0	0	0	0	0
27	Mo. . .	6	.28	0	0	0	0	5	.26	0	0	0	0	2	.14	0	0
28	Mont. .	0	0	0	0	5	.26	5	.26	0	0	0	0	0	0	0	0
29	Nebr. .	0	0	0	0	0	0	0	0	0	0	0	0	2	.14	2	.14
30	Nev. .	0	0	2	.09	0	0	0	0	0	0	0	0	0	0	2	.14
31	N.H. .	0	0	2	.09	0	0	0	0	1	.28	2	.55	4	.28	2	.14
32	N.J. .	2	.09	8	.37	5	.26	0	0	0	0	3	.83	12	.84	24	1.67
33	N. Mex.	0	0	0	0	5	.26	0	0	0	0	0	0	0	0	0	0
34	N.Y. .	2	.09	8	.37	5	.26	5	.26	5	1.39	7	1.94	34	2.37	30	2.09
35	N.C. .	0	0	4	.19	0	0	5	.26	0	0	0	0	6	.42	2	.14
36	N. Dak.	0	0	0	0	0	0	5	.26	0	0	0	0	0	0	0	0
37	Ohio .	30	1.39	40	1.85	0	0	5	.26	2	.55	0	0	2	.14	4	.28
38	Okla. .	0	0	0	0	0	0	5	.26	0	0	0	0	2	.14	0	0
39	Oreg. .	0	0	0	0	0	0	0	0	0	0	0	0	2	.14	0	0
40	Pa. . .	8	.37	6	.28	0	0	15	.77	2	.55	2	.55	18	1.26	40	2.79
41	P.R. .	0	0	0	0	0	0	5	.26	0	0	0	0	0	0	0	0
42	R.I. .	2	.09	0	0	0	0	0	0	0	0	0	0	2	.14	0	0
43	S.C. .	2	.09	4	.19	5	.26	0	0	0	0	0	0	2	.14	2	.14
44	S. Dak.	2	.09	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Tenn. .	18	.83	18	.83	0	0	30	1.53	0	0	0	0	0	0	0	0
46	Tex. .	0	0	0	0	20	1.02	50	2.55	0	0	0	0	0	0	0	0
47	Utah .	0	0	0	0	0	0	0	0	0	0	0	0	4	.28	0	0
48	Vt. . .	0	0	0	0	0	0	5	.26	4	1.11	1	.28	0	0	0	0
49	Va. . .	10	.46	4	.19	0	0	10	.51	0	0	0	0	26	1.81	26	1.81
50	Wash. .	4	.19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	W. Va.	8	.37	12	.56	0	0	0	0	0	0	0	0	6	.42	4	.28
52	Wis. .	2	.09	0	0	0	0	0	0	0	0	0	0	2	.14	2	.14
53	Wyo. .	0	0	0	0	0	0	5	.26	0	0	1	.28	0	0	0	0

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

Location of institution																				
Mass.				Mich.				Minn.				Miss.				Mo.				
Public		Private		Public		Private		Public		Private		Public		Private		Public		Private		
Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	
90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	
340	13.39	2,200	86.61	2,280	79.30	595	20.70	1,650	51.48	1,555	48.52	1,234	76.17	386	23.83	1,385	61.15	880	38.85	1
0	0	0	0	0	0	0	0	0	0	0	0	30	1.85	12	.74	0	0	0	0	2
0	0	0	0	0	0	0	0	0	0	5	.16	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	.44	4
0	0	0	0	0	0	0	0	0	0	0	0	12	.74	8	.49	0	0	15	.66	5
0	0	0	0	10	.35	5	.17	5	.16	25	.78	0	0	2	.12	5	.22	40	1.77	6
0	0	10	.39	0	0	0	0	0	0	10	.31	0	0	0	0	5	.22	10	.44	7
0	0	165	6.50	5	.17	0	0	0	0	0	0	4	.25	0	0	0	0	0	0	8
0	0	10	.39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
0	0	5	.20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
0	0	0	0	5	.17	5	.17	0	0	5	.16	2	.12	6	.37	0	0	0	0	11
0	0	0	0	0	0	5	.17	0	0	5	.16	2	.12	0	0	0	0	0	0	12
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	.66	0	0	13
0	0	0	0	0	0	0	0	5	.16	0	0	0	0	0	0	0	0	0	0	14
0	0	5	.20	15	.52	10	.35	5	.16	85	2.65	2	.12	0	0	20	.88	85	3.75	15
0	0	20	.79	5	.17	10	.35	0	0	5	.16	0	0	2	.12	5	.22	15	.66	16
0	0	5	.20	5	.17	5	.17	25	.78	80	2.50	0	0	0	0	95	4.19	15	.66	17
0	0	0	0	0	0	0	0	0	0	5	.16	0	0	0	0	20	.88	45	1.99	18
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	.44	5	.22	19
0	0	0	0	0	0	0	0	0	0	5	.16	6	.37	4	.25	0	0	0	0	20
5	.20	90	3.54	5	.17	5	.17	0	0	0	0	0	0	0	0	0	0	5	.22	21
0	0	10	.39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22
325	12.80	1,345	52.95	0	0	0	0	0	0	0	0	4	.25	0	0	5	.22	15	.66	23
5	.20	5	.20	2,125	73.91	460	16.00	0	0	15	.47	0	0	0	0	0	0	30	1.32	24
0	0	5	.20	5	.17	0	0	1,545	48.21	945	29.49	0	0	0	0	5	.22	5	.22	25
0	0	0	0	0	0	0	0	0	0	0	0	1,126	69.51	314	19.38	5	.22	0	0	26
0	0	0	0	15	.52	0	0	0	0	5	.16	2	.12	0	0	1,190	52.54	425	18.76	27
0	0	0	0	0	0	0	0	0	0	25	.78	0	0	0	0	0	0	5	.22	28
0	0	0	0	0	0	0	0	0	0	10	.31	0	0	0	0	0	0	10	.44	29
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
0	0	50	1.97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31
0	0	90	3.54	5	.17	10	.35	5	.16	0	0	4	.25	0	0	0	0	15	.66	32
0	0	0	0	0	0	5	.17	0	0	0	0	0	0	0	0	0	0	0	0	33
0	0	195	7.68	30	1.04	20	.70	5	.16	15	.47	6	.37	0	0	0	0	20	.88	34
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35
0	0	0	0	0	0	0	0	25	.78	80	2.50	0	0	0	0	0	0	5	.22	36
0	0	40	1.57	5	.17	15	.52	0	0	0	0	2	.12	0	0	5	.22	20	.88	37
0	0	0	0	0	0	0	0	0	0	0	0	2	.12	2	.12	0	0	15	.66	38
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	.22	39
0	0	40	1.57	5	.17	30	1.04	0	0	0	0	0	0	0	0	0	0	10	.44	40
0	0	5	.20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41
5	.20	25	.98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	.44	42
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
0	0	0	0	0	0	0	0	0	0	55	1.72	0	0	0	0	0	0	5	.22	44
0	0	0	0	0	0	0	0	0	0	0	0	26	1.60	34	2.10	0	0	5	.22	45
0	0	0	0	5	.17	0	0	0	0	0	0	4	.25	0	0	0	0	5	.22	46
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	.44	47
0	0	65	2.56	5	.17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48
0	0	10	.39	5	.17	0	0	5	.16	0	0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	5	.17	0	0	10	.31	0	0	0	0	0	0	5	.22	50
0	0	5	.20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	.22	51
0	0	0	0	25	.87	5	.17	25	.78	165	5.15	0	0	0	0	0	0	10	.44	52
0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	.12	0	0	0	0	53

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

	Home State	Location of institution															
		Mont.				Nebr.				Nev.				N.H.			
		Public		Private		Public		Private		Public		Private		Public		Private	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125
1	TOTAL	254	88.50	33	11.50	536	61.75	332	38.25	42	100.00	0	0	263	45.27	318	54.73
2	Ala. .	0	0	0	0	0	0	2	.23	0	0	0	0	0	0	0	0
3	Alaska	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	.17
4	Ariz. .	0	0	0	0	0	0	0	0	1	2.38	0	0	0	0	0	0
5	Ark. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Calif.	4	1.39	0	0	0	0	18	2.07	5	11.90	0	0	0	0	12	2.07
7	Colo. .	0	0	0	0	2	.23	14	1.61	2	4.76	0	0	0	0	2	.34
8	Conn. .	0	0	0	0	0	0	0	0	0	0	0	0	1	.17	10	1.72
9	Del. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	D.C. .	0	0	0	0	0	0	0	0	0	0	0	0	1	.17	4	.69
11	Fla. .	0	0	0	0	0	0	2	.23	0	0	0	0	0	0	8	1.38
12	Ga. . .	0	0	0	0	0	0	2	.23	0	0	0	0	0	0	6	1.03
13	Hawaii	0	0	0	0	0	0	10	1.15	0	0	0	0	0	0	0	0
14	Idaho .	1	.35	0	0	0	0	6	.69	1	2.38	0	0	0	0	1	.17
15	Ill. .	0	0	1	.35	2	.23	8	.92	0	0	0	0	0	0	10	1.72
16	Ind. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	.34
17	Iowa .	0	0	0	0	22	2.53	54	6.22	0	0	0	0	0	0	2	.34
18	Kans. .	0	0	0	0	0	0	10	1.15	0	0	0	0	0	0	1	.17
19	Ky. . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	.17
20	La. . .	0	0	0	0	0	0	2	.23	0	0	0	0	1	.17	2	.34
21	Maine .	0	0	0	0	0	0	0	0	0	0	0	0	12	2.07	5	.86
22	Md. . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	.17
23	Mass. .	0	0	0	0	2	.23	0	0	0	0	0	0	21	3.61	62	10.67
24	Mich. .	0	0	0	0	0	0	2	.23	0	0	0	0	1	.17	4	.69
25	Minn. .	1	.35	0	0	0	0	8	.92	0	0	0	0	0	0	4	.69
26	Miss. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Mo. . .	0	0	0	0	0	0	4	.46	0	0	0	0	0	0	3	.52
28	Mont. .	230	80.14	28	9.76	2	.23	8	.92	0	0	0	0	0	0	6	1.03
29	Nebr. .	0	0	0	0	492	56.68	136	15.67	0	0	0	0	0	0	3	.52
30	Nev. .	0	0	0	0	0	0	2	.23	31	73.81	0	0	0	0	1	.17
31	N.H. .	0	0	0	0	0	0	0	0	0	0	0	0	206	35.46	43	7.40
32	N.J. .	1	.35	0	0	0	0	2	.23	0	0	0	0	2	.34	17	2.93
33	N. Mex.	0	0	0	0	0	0	2	.23	0	0	0	0	0	0	1	.17
34	N.Y. .	5	1.74	1	.35	2	.23	2	.23	0	0	0	0	5	.86	33	5.68
35	N.C. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	.17
36	N. Dak.	1	.35	0	0	0	0	0	0	0	0	0	0	0	0	2	.34
37	Ohio .	0	0	0	0	0	0	2	.23	0	0	0	0	0	0	11	1.89
38	Okla. .	0	0	0	0	0	0	2	.23	0	0	0	0	0	0	1	.17
39	Oreg. .	0	0	0	0	0	0	4	.46	1	2.38	0	0	0	0	4	.69
40	Pa. . .	1	.35	0	0	2	.23	0	0	0	0	0	0	2	.34	14	2.41
41	P.R. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	R.I. .	0	0	0	0	0	0	0	0	0	0	0	0	1	.17	3	.52
43	S.C. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	.17
44	S. Dak.	0	0	0	0	2	.23	14	1.61	0	0	0	0	0	0	1	.17
45	Tenn. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	.34
46	Tex. .	0	0	0	0	2	.23	6	.69	0	0	0	0	2	.34	2	.34
47	Utah .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	.17
48	Vt. . .	0	0	0	0	0	0	0	0	0	0	0	0	6	1.03	10	1.72
49	Va. . .	0	0	0	0	2	.23	0	0	0	0	0	0	2	.34	4	.69
50	Wash. .	5	1.74	1	.35	2	.23	2	.23	1	2.38	0	0	0	0	9	1.55
51	W. Va.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Wis. .	2	.70	1	.35	0	0	4	.46	0	0	0	0	0	0	7	1.20
53	Wyo. .	3	1.05	1	.35	2	.23	4	.46	0	0	0	0	0	0	0	0

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

Location of institution																				
N.J.				N. Mex.				N.Y.				N.C.				N. Dak.				
Public		Private		Public		Private		Public		Private		Public		Private		Public		Private		
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	
726	45.72	862	54.28	384	95.29	19	4.71	1,615	23.58	5,235	76.42	1,720	65.28	915	34.72	489	99.39	3	.61	1
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
0	0	0	0	2	.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
0	0	0	0	2	.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
0	0	2	.13	7	1.74	1	.25	0	0	20	.29	0	0	0	0	1	.20	0	0	6
0	0	0	0	7	1.74	1	.25	0	0	15	.22	0	0	0	0	0	0	0	0	7
8	.50	18	1.13	0	0	0	0	0	0	125	1.82	0	0	0	0	0	0	0	0	8
2	.13	0	0	1	.25	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	9
0	0	6	.38	1	.25	0	0	0	0	10	.15	5	.19	0	0	0	0	0	0	10
2	.13	2	.13	2	.50	0	0	0	0	10	.15	10	.38	40	1.52	0	0	0	0	11
0	0	0	0	0	0	0	0	0	0	5	.07	5	.19	35	1.33	0	0	0	0	12
0	0	0	0	1	.25	0	0	0	0	0	0	5	.19	0	0	0	0	0	0	13
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	14
0	0	0	0	3	.74	0	0	0	0	25	.36	0	0	0	0	0	0	0	0	15
0	0	0	0	1	.25	0	0	0	0	5	.07	5	.19	5	.19	1	.20	0	0	16
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	17
0	0	0	0	4	.99	0	0	0	0	0	0	5	.19	0	0	0	0	0	0	18
0	0	0	0	1	.25	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	19
0	0	2	.13	2	.50	0	0	0	0	5	.07	5	.19	0	0	0	0	0	0	20
0	0	0	0	0	0	0	0	0	0	10	.15	0	0	0	0	0	0	0	0	21
0	0	0	0	1	.25	0	0	0	0	60	.88	0	0	15	.57	0	0	0	0	22
4	.25	10	.63	1	.25	0	0	0	0	155	2.26	5	.19	15	.57	0	0	0	0	23
2	.13	2	.13	0	0	0	0	0	0	25	.36	0	0	10	.38	0	0	0	0	24
0	0	0	0	4	.99	0	0	0	0	0	0	0	0	0	0	85	17.28	0	0	25
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26
0	0	0	0	2	.50	0	0	5	.07	5	.07	0	0	0	0	1	.20	0	0	27
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	4	.81	0	0	28
0	0	0	0	1	.25	0	0	0	0	0	0	0	0	0	0	2	.41	0	0	29
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
0	0	0	0	1	.25	0	0	0	0	15	.22	0	0	0	0	0	0	0	0	31
672	42.32	670	42.19	3	.74	3	.74	15	.22	290	4.23	0	0	15	.57	2	.41	0	0	32
0	0	0	0	307	76.18	10	2.48	0	0	0	0	0	0	0	0	0	0	0	0	33
22	1.39	98	6.17	7	1.74	0	0	1,585	23.14	3,985	58.18	10	.38	20	.76	1	.20	0	0	34
0	0	2	.13	1	.25	0	0	0	0	0	0	1,560	59.20	600	22.77	0	0	0	0	35
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	388	78.86	3	.61	36
2	.13	4	.25	2	.50	0	0	5	.07	55	.80	0	0	5	.19	0	0	0	0	37
0	0	0	0	4	.99	0	0	0	0	5	.07	5	.19	0	0	0	0	0	0	38
0	0	0	0	1	.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
8	.50	40	2.52	3	.74	0	0	5	.07	230	3.36	10	.38	15	.57	1	.20	0	0	40
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	41
0	0	0	0	0	0	3	.74	0	0	30	.44	0	0	0	0	0	0	0	0	42
0	0	0	0	0	0	1	.25	0	0	5	.07	25	.95	55	2.09	0	0	0	0	43
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	1	.20	0	0	44
0	0	0	0	0	0	0	0	0	0	10	.15	10	.38	30	1.14	0	0	0	0	45
0	0	0	0	9	2.23	0	0	0	0	15	.22	10	.38	5	.19	0	0	0	0	46
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47
0	0	0	0	0	0	0	0	0	0	10	.15	0	0	0	0	0	0	0	0	48
4	.25	2	.13	1	.25	0	0	0	0	20	.29	35	1.33	45	1.71	0	0	0	0	49
0	0	0	0	1	.25	0	0	0	0	10	.15	5	.19	0	0	0	0	0	0	50
0	0	4	.25	0	0	0	0	0	0	20	.29	5	.19	5	.19	0	0	0	0	51
0	0	0	0	1	.25	0	0	0	0	10	.15	0	0	0	0	2	.41	0	0	52
0	0	0	0	0	0	0	0	0	0	5	.07	0	0	0	0	0	0	0	0	53

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

	Home State	Location of institution															
		Ohio				Okla.				Oreg.				Pa.			
		Public		Private		Public		Private		Public		Private		Public		Private	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161
1	TOTAL	1,980	48.41	2,110	51.59	2,045	79.57	525	20.43	558	65.80	290	34.20	1,275	21.91	4,545	78.09
2	Ala. .	0	0	0	0	5	.19	0	0	0	0	0	0	0	0	10	.17
3	Alaska	0	0	0	0	5	.19	0	0	4	.47	2	.24	0	0	0	0
4	Ariz. .	0	0	0	0	5	.19	0	0	2	.24	2	.24	0	0	0	0
5	Ark. .	0	0	0	0	10	.39	15	.58	0	0	0	0	0	0	0	0
6	Calif.	0	0	0	0	0	0	10	.39	40	4.72	36	4.25	0	0	0	0
7	Colo. .	0	0	0	0	5	.19	10	.39	2	.24	0	0	0	0	0	0
8	Conn. .	0	0	15	.37	0	0	0	0	0	0	0	0	5	.09	60	1.03
9	Del. .	5	.12	0	0	0	0	0	0	0	0	0	0	0	0	30	.52
10	D.C. .	0	0	10	.24	0	0	0	0	2	.24	0	0	0	0	10	.17
11	Fla. .	20	.49	5	.12	0	0	5	.19	0	0	0	0	0	0	35	.60
12	Ga. . .	0	0	5	.12	0	0	0	0	0	0	0	0	0	0	5	.09
13	Hawaii	0	0	0	0	0	0	5	.19	0	0	2	.24	0	0	0	0
14	Idaho .	5	.12	5	.12	0	0	0	0	12	1.42	4	.47	0	0	0	0
15	Ill. .	15	.37	30	.73	0	0	5	.19	4	.47	0	0	0	0	10	.17
16	Ind. .	30	.73	45	1.10	5	.19	5	.19	2	.24	0	0	0	0	5	.09
17	Iowa .	0	0	0	0	10	.39	10	.39	0	0	0	0	0	0	0	0
18	Kans. .	0	0	0	0	25	.97	45	1.75	8	.94	2	24	0	0	5	.09
19	Ky. . .	20	.49	40	.98	0	0	0	0	0	0	0	0	0	0	0	0
20	La. . .	0	0	0	0	5	.19	0	0	0	0	0	0	0	0	0	0
21	Maine .	0	0	0	0	0	0	5	.19	0	0	0	0	0	0	5	.09
22	Md. . .	5	.12	15	.37	0	0	0	0	0	0	0	0	5	.09	70	1.20
23	Mass. .	10	.24	10	.24	0	0	5	.19	0	0	0	0	0	0	95	1.63
24	Mich. .	15	.37	45	1.10	5	.19	0	0	2	.24	0	0	0	0	0	0
25	Minn. .	10	.24	5	.12	0	0	0	0	2	.24	2	.24	0	0	10	.17
26	Miss. .	5	.12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Mo. . .	5	.12	10	.24	5	.19	25	.97	0	0	0	0	0	0	0	0
28	Mont. .	0	0	0	0	0	0	0	0	2	.24	0	0	0	0	5	.09
29	Nebr. .	0	0	0	0	0	0	0	0	0	0	4	.47	0	0	5	.09
30	Nev. .	0	0	0	0	0	0	0	0	2	.24	2	.24	0	0	0	0
31	N.H. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	N.J. .	30	.73	35	.86	5	.19	0	0	0	0	2	.24	10	.17	445	7.65
33	N. Mex.	0	0	0	0	0	0	5	.19	2	.24	0	0	0	0	0	0
34	N.Y. .	45	1.10	60	1.47	20	.78	5	.19	2	.24	0	0	20	.34	325	5.58
35	N.C. .	15	.37	0	0	0	0	0	0	4	.47	0	0	0	0	0	0
36	N. Dak.	0	0	0	0	0	0	0	0	0	0	6	.71	0	0	0	0
37	Ohio .	1,680	41.08	1,535	37.53	0	0	0	0	0	0	0	0	0	0	60	1.03
38	Okla. .	0	0	0	0	1,900	73.93	320	12.45	2	.24	0	0	0	0	5	.09
39	Oreg. .	0	0	0	0	0	0	0	0	434	51.18	182	21.46	0	0	0	0
40	Pa. . .	45	1.10	205	5.01	0	0	10	.39	2	.24	0	0	1,235	21.22	3,280	56.36
41	P.R. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	R.I. .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	.26
43	S.C. .	0	0	5	.12	0	0	0	0	0	0	2	.24	0	0	10	.17
44	S. Dak.	0	0	0	0	0	0	0	0	2	.24	0	0	0	0	0	0
45	Tenn. .	0	0	0	0	0	0	5	.19	2	.24	0	0	0	0	0	0
46	Tex. .	0	0	0	0	20	.78	15	.58	0	0	0	0	0	0	10	.17
47	Utah .	0	0	0	0	0	0	0	0	2	.24	2	.24	0	0	0	0
48	Vt. . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Va. . .	5	.12	5	.12	0	0	0	0	0	0	0	0	0	0	30	.52
50	Wash. .	0	0	0	0	0	0	15	.58	14	1.65	34	4.01	0	0	0	0
51	W. Va.	0	0	20	.49	10	.39	5	.19	4	.47	2	.24	0	0	5	.09
52	Wis. .	15	.37	5	.12	5	.19	0	0	0	0	4	.47	0	0	0	0
53	Wyo. .	0	0	0	0	0	0	0	0	4	.47	0	0	0	0	0	0

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

Location of institution																			
P.R.				R.I.				S.C.				S. Dak.				Tenn.				
Public		Private		Public		Private		Public		Private		Public		Private		Public		Private		
Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	
162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	
0	73.22	256	26.78	56	11.07	450	88.93	386	25.29	1,140	74.71	420	75.95	133	24.05	850	48.57	900	51.43	1
0	0	0	0	0	0	0	0	4	.26	10	.66	0	0	0	0	20	1.14	85	4.86	2
0	0	0	0	0	0	0	0	0	0	2	.13	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	.29	0	0	4
0	0	0	0	0	0	0	0	0	0	2	.13	0	0	0	0	5	.29	10	.57	5
0	0	0	0	0	0	2	40	0	0	24	1.57	1	.18	0	0	5	.29	0	0	6
0	0	2	.21	0	0	0	0	0	0	6	.39	1	.18	2	.36	5	.29	0	0	7
0	0	0	0	1	.20	54	10.67	0	0	0	0	1	.18	0	0	5	.29	0	0	8
0	0	0	0	0	0	2	.40	0	0	0	0	0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	1	.20	0	0	0	0	0	0	0	0	5	.29	0	0	10
0	0	0	0	0	0	3	.59	8	.52	60	3.93	0	0	0	0	20	1.14	45	2.57	11
0	0	0	0	0	0	2	.40	0	0	38	2.49	0	0	1	.18	0	0	45	2.57	12
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
0	0	0	0	0	0	0	0	0	0	2	.13	1	.18	0	0	0	0	0	0	14
0	0	0	0	0	0	3	.59	0	0	10	.66	0	0	0	0	10	.57	10	.57	15
0	0	0	0	0	0	1	.20	0	0	10	.66	0	0	0	0	0	0	10	.57	16
0	0	0	0	0	0	0	0	0	0	2	.13	43	7.78	14	2.53	0	0	0	0	17
0	0	0	0	0	0	0	0	0	0	2	.13	0	0	0	0	5	.29	0	0	18
0	0	0	0	0	0	0	0	0	0	2	.13	0	0	0	0	30	1.71	45	2.57	19
0	0	0	0	0	0	0	0	0	0	2	.13	0	0	0	0	0	0	0	0	20
0	0	0	0	0	0	11	2.17	0	0	2	.13	0	0	0	0	0	0	0	0	21
0	0	0	0	0	0	2	.40	0	0	8	.52	0	0	0	0	0	0	5	.29	22
0	0	0	0	1	.20	103	20.36	2	.13	4	.26	0	0	2	.36	0	0	5	.29	23
0	0	0	0	0	0	2	.40	0	0	28	1.83	0	0	0	0	0	0	5	.29	24
0	0	0	0	0	0	1	.20	0	0	2	.13	22	3.98	18	3.25	0	0	0	0	25
0	0	0	0	0	0	0	0	0	0	6	.39	0	0	0	0	30	1.71	15	.86	26
0	0	0	0	0	0	1	.20	0	0	10	.66	1	.18	2	.36	5	.29	15	.86	27
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28
0	0	0	0	0	0	1	.20	0	0	2	.13	2	.36	4	.72	0	0	0	0	29
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
0	0	0	0	0	0	5	.99	0	0	0	0	0	0	0	0	0	0	0	0	31
0	0	0	0	0	0	41	8.10	6	.39	12	.79	0	0	1	.18	5	.29	5	.29	32
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33
2	.21	0	0	0	0	55	10.87	8	.52	16	1.05	1	18	1	.18	0	0	20	1.14	34
0	0	0	0	0	0	1	.20	8	.52	56	3.67	0	0	0	0	5	.29	10	.57	35
0	0	0	0	0	0	0	0	0	0	2	.13	5	.90	4	.72	0	0	0	0	36
0	0	0	0	0	0	6	1.19	0	0	18	1.18	0	0	1	.18	0	0	15	.86	37
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	.29	0	0	38
0	0	0	0	0	0	1	.20	0	0	0	0	0	0	0	0	0	0	0	0	39
0	0	0	0	1	.20	20	3.95	4	.26	30	1.97	1	.18	0	0	0	0	10	.57	40
698	73.01	254	26.57	0	0	1	.20	0	0	2	.13	0	0	0	0	0	0	0	0	41
0	0	0	0	53	10.47	123	24.31	0	0	0	0	0	0	0	0	0	0	0	0	42
0	0	0	0	0	0	0	0	346	22.67	724	47.[illegible]4	0	0	0	0	0	0	10	.57	43
0	0	0	0	0	0	0	0	0	0	4	.26	338	61.12	81	14.65	0	0	0	0	44
0	0	0	0	0	0	0	0	0	0	6	.39	0	0	0	0	675	38.57	485	27.71	45
0	0	0	0	0	0	2	.40	0	0	6	.39	0	0	0	0	5	.29	0	0	46
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47
0	0	0	0	0	0	1	.20	0	0	0	0	0	0	2	.36	0	0	0	0	48
0	0	0	0	0	0	2	.40	0	0	16	1.05	0	0	0	0	5	.29	40	2.29	49
0	0	0	0	0	0	0	0	0	0	2	.13	0	0	0	0	0	0	0	0	50
0	0	0	0	0	0	0	0	0	0	8	.52	0	0	0	0	0	0	10	.57	51
0	0	0	0	0	0	3	.59	0	0	2	.13	0	0	0	0	0	0	0	0	52
0	0	0	0	0	0	0	0	0	0	2	.13	3	.54	0	0	0	0	0	0	53

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

	Home State	Location of institution															
		Tex.				Utah				Vt.				Va.			
		Public		Private		Public		Private		Public		Private		Public		Private	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197
1	TOTAL	2,265	49.45	2,315	50.55	202	100.00	0	0	346	83.98	66	16.02	1 080	66.75	538	33.25
2	Ala. .	0	0	10	.22	0	0	0	0	0	0	0	0	6	.37	2	.12
3	Alaska	0	0	5	.11	0	0	0	0	0	0	0	0	0	0	0	0
4	Ariz. .	0	0	5	.11	3	1.49	0	0	0	0	0	0	0	0	0	0
5	Ark. .	5	.11	40	.87	0	0	0	0	0	0	0	0	0	0	0	0
6	Calif.	25	.55	0	0	2	.99	0	0	0	0	0	0	0	0	0	0
7	Colo. .	0	0	15	.33	2	.99	0	0	0	0	1	.24	0	0	0	0
8	Conn. .	5	.11	5	.11	0	0	0	0	5	1.21	10	2.43	6	.37	4	.25
9	Del. .	0	0	0	0	0	0	0	0	0	0	0	0	4	.25	2	.12
10	D.C. .	0	0	5	.11	0	0	0	0	0	0	1	.24	0	0	2	.12
11	Fla. .	5	.11	20	.44	0	0	0	0	0	0	0	0	10	.62	8	.49
12	Ga. . .	0	0	0	0	0	0	0	0	0	0	0	0	2	.12	8	.49
13	Hawaii	5	.11	10	.22	0	0	0	0	0	0	0	0	0	0	0	0
14	Idaho .	0	0	0	0	18	8.91	0	0	0	0	0	0	0	0	0	0
15	Ill. .	10	.22	20	.44	1	.50	0	0	0	0	0	0	4	.25	0	0
16	Ind. .	0	0	5	.11	1	.50	0	0	0	0	0	0	4	.25	2	.12
17	Iowa .	0	0	0	0	1	.50	0	0	0	0	0	0	0	0	2	.12
18	Kans. .	0	0	0	0	0	0	0	0	0	0	0	0	2	.12	0	0
19	Ky. . .	5	.11	10	.22	1	.50	0	0	0	0	0	0	8	.49	2	.12
20	La. . .	5	.11	45	.98	0	0	0	0	0	0	1	.24	0	0	0	0
21	Maine .	5	.11	0	0	0	0	0	0	7	1.70	1	.24	2	.12	0	0
22	Md. . .	0	0	0	0	0	0	0	0	2	.49	3	.73	32	1.98	14	.87
23	Mass. .	0	0	5	.11	0	0	0	0	22	5.34	6	1.46	4	.25	2	.12
24	Mich. .	10	.22	0	0	0	0	0	0	0	0	0	0	2	.12	0	0
25	Minn. .	0	0	0	0	1	.50	0	0	0	0	0	0	0	0	0	0
26	Miss. .	10	.22	25	.55	0	0	0	0	0	0	0	0	0	0	2	.12
27	Mo. . .	0	0	25	.55	0	0	0	0	0	0	0	0	0	0	0	0
28	Mont. .	0	0	0	0	2	.99	0	0	0	0	0	0	0	0	0	0
29	Nebr. .	0	0	5	.11	1	.50	0	0	0	0	0	0	0	0	0	0
30	Nev. .	0	0	0	0	6	2.97	0	0	0	0	0	0	0	0	0	0
31	N.H. .	0	0	5	.11	0	0	0	0	5	1.21	1	.24	2	.12	0	0
32	N.J. .	0	0	0	0	0	0	0	0	3	.73	4	.97	14	.87	8	.49
33	N. Mex.	20	.44	30	.66	1	.50	0	0	0	0	0	0	0	0	0	0
34	N.Y. .	0	0	15	.33	0	0	0	0	15	3.64	22	5.34	30	1.85	14	.87
35	N.C. .	0	0	25	.55	0	0	0	0	0	0	0	0	18	1.11	10	.62
36	N. Dak.	10	.22	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Ohio .	10	.22	5	.11	0	0	0	0	0	0	0	0	6	.37	2	.12
38	Okla. .	15	.33	60	1.31	0	0	0	0	0	0	0	0	0	0	2	.12
39	Oreg. .	0	0	0	0	1	.50	0	0	0	0	0	0	0	0	0	0
40	Pa. . .	0	0	15	.33	1	.50	0	0	0	0	1	.24	24	1.48	18	1.11
41	P.R. .	0	0	0	0	0	0	0	0	0	0	1	.24	2	.12	0	0
42	R.I. .	0	0	0	0	0	0	0	0	2	.49	0	0	0	0	0	0
43	S.C. .	0	0	5	.11	0	0	0	0	0	0	0	0	6	.37	6	.37
44	S. Dak.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Tenn. .	0	0	20	.44	0	0	0	0	0	0	0	0	4	.25	4	.25
46	Tex. .	2,115	46.18	1,880	41.05	2	.99	0	0	0	0	0	0	0	0	0	0
47	Utah .	0	0	0	0	152	75.25	0	0	0	0	0	0	0	0	0	0
48	Vt. . .	0	0	0	0	0	0	0	0	285	69.17	13	3.16	0	0	0	0
49	Va. . .	5	.11	0	0	0	0	0	0	0	0	1	.24	858	53.03	420	25.96
50	Wash. .	0	0	0	0	1	.50	0	0	0	0	0	0	0	0	0	0
51	W. Va.	0	0	0	0	0	0	0	0	0	0	0	0	28	1.73	4	.25
52	Wis. .	0	0	0	0	1	.50	0	0	0	0	0	0	2	.12	0	0
53	Wyo. .	0	0	0	0	4	1.98	0	0	0	0	0	0	0	0	0	0

See note at end of table.

Table A-2.--Borrowers by home State, State in which institution is located, and control of institution: aggregate United States, fall 1960--Continued

Location of institution																
Wash.				W. Va.				Wis.				Wyo.				
Public		Private		Public		Private		Public		Private		Public		Private		
Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	
198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	
788	57.77	576	42.23	872	69.65	380	30.35	482	43.35	630	56.65	139	100.00	0	0	1
0	0	0	0	0	0	0	0	2	.18	0	0	0	0	0	0	2
2	.15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
2	.15	0	0	0	0	0	0	0	0	6	.54	0	0	0	0	4
0	0	2	.15	0	0	0	0	2	.18	0	0	0	0	0	0	5
4	.29	38	2.79	0	0	2	.16	0	0	10	.90	5	3.60	0	0	6
0	0	2	.15	0	0	0	0	0	0	2	.18	3	2.16	0	0	7
2	.15	0	0	2	.16	10	.80	2	.18	2	.18	0	0	0	0	8
0	0	0	0	0	0	4	.32	0	0	0	0	0	0	0	0	9
0	0	0	0	2	.16	4	.32	0	0	0	0	0	0	0	0	10
2	.15	2	.15	4	.32	0	0	0	0	8	.72	0	0	0	0	11
0	0	0	0	0	0	2	.16	0	0	0	0	0	0	0	0	12
10	.73	4	.29	0	0	0	0	2	.18	0	0	0	0	0	0	13
12	.88	20	1.47	0	0	0	0	0	0	0	0	0	0	0	0	14
4	.29	0	0	0	0	0	0	16	1.44	86	7.73	1	.72	0	0	15
4	.29	2	.15	0	0	2	.16	4	.36	16	1.44	0	0	0	0	16
4	.29	2	.15	0	0	0	0	2	.18	22	1.98	0	0	0	0	17
0	0	0	0	0	0	0	0	0	0	2	.18	2	1.44	0	0	18
0	0	0	0	0	0	0	0	0	0	2	.18	0	0	0	0	19
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21
0	0	0	0	14	1.12	6	.48	0	0	2	.18	0	0	0	0	22
0	0	0	0	0	0	4	.32	4	.36	0	0	2	1.44	0	0	23
0	0	2	.15	0	0	0	0	4	.36	36	3.24	0	0	0	0	24
2	.15	6	.44	0	0	0	0	8	.72	24	2.16	0	0	0	0	25
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26
0	0	4	.29	0	0	0	0	0	0	2	.18	0	0	0	0	27
16	1.17	16	1.17	0	0	0	0	0	0	0	0	2	1.44	0	0	28
0	0	2	.15	0	0	0	0	2	.18	0	0	6	4.32	0	0	29
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
0	0	0	0	0	0	0	0	0	0	0	0	1	.72	0	0	31
0	0	0	0	10	.80	12	.96	0	0	6	.54	0	0	0	0	32
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33
6	.44	0	0	4	.32	18	1.44	4	.36	10	.90	0	0	0	0	34
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35
4	.29	2	.15	0	0	0	0	0	0	2	.18	0	0	0	0	36
0	0	0	0	22	1.76	22	1.76	0	0	14	1.26	0	0	0	0	37
0	0	0	0	0	0	2	.16	0	0	2	.18	2	1.44	0	0	38
14	1.03	72	5.28	0	0	0	0	0	0	0	0	1	.72	0	0	39
2	.15	2	.15	40	3.19	62	4.95	0	0	10	.90	2	1.44	0	0	40
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41
0	0	0	0	0	0	4	.32	0	0	0	0	0	0	0	0	42
0	0	0	0	2	.16	0	0	0	0	2	.18	0	0	0	0	43
2	.15	0	0	0	0	0	0	0	0	6	.54	1	.72	0	0	44
0	0	0	0	2	.16	0	0	0	0	2	.18	0	0	0	0	45
2	.15	0	0	0	0	0	0	2	.18	0	0	2	1.44	0	0	46
8	.59	0	0	0	0	0	0	0	0	2	.18	0	0	0	0	47
0	0	0	0	0	0	2	.16	0	0	0	0	0	0	0	0	48
0	0	0	0	40	3.19	8	.64	0	0	0	0	2	1.44	0	0	49
684	50.15	398	29.18	0	0	0	0	2	.18	2	.18	0	0	0	0	50
0	0	0	0	728	58.15	216	17.25	0	0	2	.18	0	0	0	0	51
0	0	0	0	2	.16	0	0	426	38.31	346	31.12	1	.72	0	0	52
2	.15	0	0	0	0	0	0	0	0	4	.36	106	76.26	0	0	53

NOTE.--To facilitate machine processing, the percents appearing in tables A2 through A30 for the United States or for a particular region or State are computed to two decimals. These circumstances tend to restrict the analysis of the data for various cross-classifications and may also give erroneous impressions of accuracy. To offset such consequences, appropriate cross-percents have been prepared and presented in the text.

Table A-3.--Borrowers by age and by State: aggregate United States, fall 1960

State	Age																					
	Total		Under 17		17		18		19		20		21		22		23		24		Over 24	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
TOTAL U.S.	86,359	99.97	449	.52	8,981	10.40	18,733	21.69	12,896	14.93	10,813	12.52	9,506	11.00	5,979	6.92	3,885	4.50	2,951	3.42	12,166	14.08
Ala.	2,026	100.00	8	.39	202	9.97	526	25.96	352	17.37	252	12.44	240	11.85	128	6.32	72	3.55	52	2.57	194	9.58
Alaska . . .	3	100.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	33.33	2	66.67
Ariz. . . .	363	100.00	0	0	18	4.96	31	8.54	36	9.92	34	9.37	51	14.05	39	10.74	22	6.06	22	6.06	110	30.30
Ark.	1,604	100.00	16	1.00	200	12.47	356	22.19	262	16.33	204	12.72	176	10.97	112	6.98	64	3.99	56	3.49	158	9.85
Calif. . . .	5,005	99.90	10	.20	290	5.79	610	12.18	385	7.68	475	9.48	595	11.88	490	9.78	270	5.39	335	6.69	1,545	30.84
Colo. . . .	986	100.00	2	.20	92	9.33	230	23.33	118	11.97	120	12.17	106	10.75	70	7.10	40	4.06	36	3.65	172	17.44
Conn. . . .	886	100.00	2	.23	120	13.54	130	14.67	106	11.96	116	13.09	80	9.03	64	7.22	48	5.42	40	4.51	180	20.32
Del.	177	100.00	1	.56	18	10.17	51	28.81	36	20.34	30	16.95	22	12.43	7	3.95	6	3.39	3	1.69	3	1.69
D.C.	654	100.00	4	.61	69	10.55	136	20.80	83	12.69	54	8.26	48	7.34	39	5.96	47	7.19	40	6.12	134	20.49
Fla.	1,890	99.89	18	.95	206	10.89	390	20.61	240	12.68	206	10.89	182	9.62	130	6.87	84	4.44	50	2.64	384	20.30
Ga.	1,420	100.00	4	.28	138	9.72	330	23.24	234	16.48	210	14.79	168	11.83	118	8.31	54	3.80	34	2.39	130	9.15
Hawaii . . .	110	100.00	0	0	2	1.82	17	15.45	7	6.36	9	8.18	13	11.82	8	7.27	8	7.27	9	8.18	37	33.64
Idaho . . .	269	99.63	0	0	5	1.85	41	15.19	43	15.93	44	16.30	38	14.07	23	8.52	16	5.93	12	4.44	47	17.41
Ill.	3,480	100.00	20	.57	315	9.05	680	19.54	450	12.93	470	13.51	445	12.79	295	8.48	200	5.75	120	3.45	485	13.94
Ind.	2,785	100.00	10	.36	235	8.44	625	22.44	395	14.18	315	11.31	310	11.13	210	7.54	120	4.31	110	3.95	455	16.34
Iowa . . .	1,720	100.00	4	.23	90	5.23	396	23.02	328	19.07	240	13.95	192	11.16	130	7.56	90	5.23	36	2.09	214	12.44
Kans. . . .	1,536	99.87	0	0	82	5.33	224	14.56	172	11.18	180	11.70	242	15.73	132	8.58	122	7.93	92	5.98	290	18.86
Ky.	2,156	99.91	18	.83	272	12.60	510	23.63	334	15.48	232	10.75	184	8.53	128	5.93	96	4.45	70	3.24	312	14.46
La.	1,960	100.00	35	1.79	230	11.73	395	20.15	315	16.07	260	13.27	150	7.65	130	6.63	125	6.38	45	2.30	275	14.03
Maine . . .	361	100.00	2	.55	16	4.43	50	13.85	62	17.17	57	15.79	56	15.51	23	6.37	31	8.59	13	3.60	51	14.13
Md.	1,434	100.00	8	.56	186	12.97	320	22.32	214	14.92	136	9.48	130	9.07	84	5.86	68	4.74	60	4.18	228	15.90
Mass. . . .	2,540	100.00	15	.59	250	9.84	495	19.49	400	15.75	410	16.14	300	11.81	185	7.28	90	3.54	115	4.53	280	11.02
Mich. . . .	2,875	100.00	20	.70	300	10.43	675	23.48	385	13.39	370	12.87	350	12.17	175	6.09	110	3.83	75	2.61	415	14.43
Minn. . . .	3,205	100.00	10	.31	415	12.95	910	28.39	655	20.44	380	11.86	295	9.20	155	4.84	115	3.59	65	2.03	205	6.40
Miss. . . .	1,620	100.00	4	.25	124	7.65	334	20.62	310	19.14	302	18.64	200	12.35	110	6.79	74	4.57	40	2.47	122	7.53
Mo.	2,265	100.00	15	.66	205	9.05	430	18.98	275	12.14	265	11.70	295	13.02	160	7.06	105	4.64	115	5.08	400	17.66
Mont. . . .	287	100.00	0	0	23	8.01	49	17.07	46	16.03	35	12.20	35	12.20	18	6.27	19	6.62	11	3.83	51	17.77
Nebr. . . .	868	100.00	2	.23	100	11.52	162	18.66	96	11.06	98	11.29	98	11.29	54	6.22	54	6.22	42	4.84	162	18.66
Nev. . . .	42	100.00	0	0	0	0	1	2.38	5	11.90	5	11.90	11	26.19	6	14.29	2	4.76	3	7.14	9	21.43
N.H. . . .	581	100.00	4	.69	72	12.39	128	22.03	100	17.21	96	16.52	70	12.05	36	6.20	19	3.27	7	1.20	49	8.43
N.J. . . .	1,588	100.00	8	.50	278	17.51	354	22.29	218	13.73	160	10.08	168	10.58	92	5.79	56	3.53	54	3.40	200	12.59
N. Mex. . .	403	100.00	5	1.24	33	8.19	64	15.88	54	13.40	42	10.42	48	11.91	35	8.68	22	5.46	24	5.96	76	18.86
N.Y. . . .	6,850	100.00	65	.95	1,345	19.64	1,645	24.01	960	14.01	790	11.53	610	8.91	360	5.26	245	3.58	155	2.26	675	9.85
N.C. . . .	2,635	100.00	10	.38	195	7.40	610	23.15	380	14.42	345	13.09	300	11.39	225	8.54	125	4.74	80	3.04	365	13.85
N. Dak. . .	492	100.00	4	.81	49	9.96	103	20.93	61	12.40	63	12.80	53	10.77	41	8.33	24	4.88	24	4.88	70	14.23
Ohio . . .	4,090	100.00	10	.24	420	10.27	1,025	25.06	785	19.19	615	15.04	375	9.17	300	7.33	135	3.30	75	1.83	350	8.56
Okla. . . .	2,570	100.00	5	.19	210	8.17	525	20.43	405	15.76	355	13.81	275	10.70	190	7.39	130	5.06	90	3.50	385	14.98
Oreg. . . .	848	100.00	2	.24	30	3.54	132	15.57	122	14.39	112	13.21	106	12.50	54	6.37	58	6.84	42	4.95	190	22.41
Pa.	5,820	100.00	15	.26	845	14.52	1,455	25.00	1,085	18.64	745	12.80	575	9.88	255	4.38	200	3.44	175	3.01	470	8.08
P.R. . . .	954	99.79	10	1.05	58	6.07	116	12.13	100	10.46	106	11.09	110	11.51	108	11.30	60	6.28	36	3.77	250	26.15
R.I. . . .	506	100.00	3	.59	51	10.08	118	23.32	97	19.17	83	16.40	54	10.67	22	4.35	16	3.16	13	2.57	49	9.68
S.C. . . .	1,526	100.00	22	1.44	166	10.88	356	23.33	290	19.00	200	13.11	186	12.19	92	6.03	58	3.80	34	2.23	122	7.99
S. Dak. . .	553	100.00	2	.36	37	6.69	147	26.58	99	17.90	64	11.57	82	14.83	35	6.33	27	4.88	17	3.07	43	7.78
Tenn. . . .	1,750	100.00	15	.86	155	8.86	470	26.86	280	16.00	165	9.43	205	11.71	140	8.00	60	3.43	50	2.86	210	12.00
Tex. . . .	4,570	99.78	15	.33	285	6.22	1,085	23.69	685	14.96	600	13.10	540	11.79	335	7.31	180	3.93	140	3.06	705	15.39
Utah . . .	202	100.00	0	0	5	2.48	23	11.39	15	7.43	10	4.95	14	6.93	22	10.89	19	9.41	25	12.38	69	34.16
Vt.	412	100.00	2	.49	33	8.01	71	17.23	85	20.63	60	14.56	52	12.62	25	6.07	26	6.31	17	4.13	41	9.95
Va.	1,618	100.00	16	.99	164	10.14	474	29.30	228	14.09	208	12.86	180	11.12	98	6.06	62	3.83	30	1.85	158	9.77
Wash. . . .	1,364	100.00	0	0	48	3.52	258	18.91	132	9.68	184	13.49	198	14.52	110	8.06	72	5.28	60	4.40	302	22.14
W. Va. . .	1,252	100.00	4	.32	186	14.86	288	23.00	202	16.13	134	10.70	152	12.14	82	6.55	48	3.83	32	2.56	124	9.90
Wis. . . .	1,110	99.82	4	.36	112	10.07	164	14.75	156	14.03	150	13.49	118	10.61	88	7.91	86	7.73	64	5.76	168	15.11
Wyo. . . .	138	99.28	0	0	1	.72	18	12.95	13	9.35	17	12.23	23	16.55	11	7.91	5	3.60	5	3.60	45	32.37

See note at end of table A-2.

Table A-4.--Borrowers by marital status, by sex, and by State: aggregate United States, fall 1960

State	Total		Men						Women					
			Total		Married		Single		Total		Married		Single	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TOTAL U.S.	86,301	99.90	52,836	61.16	12,620	14.61	40,216	46.55	33,465	38.74	3,183	3.68	30,282	35.05
Ala.	2,026	100.00	1,102	54.39	176	8.69	926	45.71	924	45.61	70	3.46	854	42.15
Alaska . . .	3	100.00	2	66.67	1	33.33	1	33.33	1	33.33	1	33.33	0	0
Ariz. . . .	363	100.00	242	66.67	85	23.42	157	43.25	121	33.33	24	6.61	97	26.72
Ark.	1,602	99.88	910	56.73	228	14.21	682	42.52	692	43.14	80	4.99	612	38.15
Calif. . . .	5,000	99.80	3,200	63.87	1,190	23.75	2,010	40.12	1,800	35.93	340	6.79	1,460	29.14
Colo. . . .	986	100.00	520	52.74	190	19.27	330	33.47	466	47.26	54	5.48	412	41.78
Conn. . . .	886	100.00	570	64.33	144	16.25	426	48.08	316	35.67	34	3.84	282	31.83
Del.	177	100.00	75	42.37	4	2.26	71	40.11	102	57.63	2	1.13	100	56.50
D.C.	654	100.00	448	68.50	97	14.83	351	53.67	206	31.50	16	2.45	190	29.05
Fla.	1,892	100.00	1,094	57.82	288	15.22	806	42.60	798	42.18	142	7.51	656	34.67
Ga.	1,418	99.86	804	56.62	174	12.25	630	44.37	614	43.24	32	2.25	582	40.99
Hawaii . . .	110	100.00	72	65.45	19	17.27	53	48.18	38	34.55	8	7.27	30	27.27
Idaho . . .	269	99.63	170	62.96	74	27.41	96	35.56	99	36.67	6	2.22	93	34.44
Ill.	3,475	99.86	2,065	59.34	495	14.22	1,570	45.11	1,410	40.52	105	3.02	1,305	37.50
Ind.	2,785	100.00	1,720	61.76	535	19.21	1,185	42.55	1,065	38.24	85	3.05	980	35.19
Iowa	1,716	99.77	1,042	60.58	306	17.79	736	42.79	674	39.19	22	1.28	652	37.91
Kans. . . .	1,538	100.00	1,076	69.96	444	28.87	632	41.09	462	30.04	80	5.20	382	24.84
Ky.	2,152	99.72	1,290	59.78	370	17.15	920	42.63	862	39.94	80	3.71	782	36.24
La.	1,960	100.00	1,320	67.35	310	15.82	1,010	51.53	640	32.25	60	3.06	580	29.59
Maine . . .	360	99.72	291	80.61	77	21.33	214	59.28	69	19.11	5	1.39	64	17.73
Md.	1,434	100.00	940	65.55	194	13.53	746	52.02	494	34.45	50	3.49	444	30.96
Mass. . . .	2,540	100.00	1,700	66.93	270	10.63	1,430	56.30	840	33.07	50	1.97	790	31.10
Mich. . . .	2,875	100.00	1,530	53.22	410	14.26	1,120	38.96	1,345	46.78	130	4.52	1,215	42.26
Minn. . . .	3,200	99.84	1,690	52.73	350	10.92	1,340	41.81	1,510	47.11	25	.78	1,485	46.33
Miss. . . .	1,620	100.00	832	51.36	138	8.52	694	42.84	788	48.64	64	3.95	724	44.69
Mo.	2,255	99.56	1,435	63.36	425	18.76	1,010	44.59	820	36.20	85	3.75	735	32.45
Mont. . . .	286	99.65	191	66.55	73	25.44	118	41.11	95	33.10	16	5.57	79	27.53
Nebr. . . .	868	100.00	610	70.28	208	23.96	402	46.31	258	29.72	16	1.84	242	27.88
Nev.	42	100.00	29	69.05	8	19.05	21	50.00	13	30.95	2	4.76	11	26.19
N.H.	580	99.83	478	82.27	65	11.19	413	71.08	102	17.56	7	1.20	95	16.35
N.J.	1,586	99.87	1,070	67.38	152	9.57	918	57.81	516	32.49	30	1.89	486	30.60
N. Mex. . .	403	100.00	290	71.96	93	23.08	197	48.88	113	28.04	25	6.20	88	21.84
N.Y.	6,840	99.85	4,570	66.72	600	8.76	3,970	57.96	2,270	33.14	115	1.68	2,155	31.46
N.C.	2,625	99.62	1,490	56.55	360	13.66	1,130	42.88	1,135	43.07	90	3.42	1,045	39.66
N. Dak. . .	492	100.00	376	76.42	106	21.54	270	54.88	116	23.58	12	2.44	104	21.14
Ohio	4,090	100.00	2,395	58.56	405	9.90	1,990	48.66	1,695	41.44	80	1.96	1,615	39.49
Okla. . . .	2,570	100.00	1,635	63.62	520	20.23	1,115	43.39	935	36.38	240	9.34	695	27.04
Oreg. . . .	848	100.00	504	59.43	212	25.00	292	34.43	344	40.57	48	5.66	296	34.91
Pa.	5,820	100.00	3,785	65.03	485	8.33	3,300	56.70	2,035	34.97	105	1.80	1,930	33.16
P.R.	954	99.79	664	69.46	176	18.41	488	51.05	290	30.33	30	3.14	260	27.20
R.I.	506	100.00	446	88.14	44	8.70	402	79.45	60	11.86	4	.79	56	11.07
S.C.	1,526	100.00	682	44.69	128	8.39	554	36.30	844	55.31	30	1.97	814	53.34
S. Dak. . .	553	100.00	383	69.26	78	14.10	305	55.15	170	30.74	10	1.81	160	28.93
Tenn. . . .	1,750	100.00	1,045	59.71	300	17.14	745	42.57	705	40.29	45	2.57	660	37.71
Tex.	4,570	99.78	2,305	50.33	580	12.66	1,725	37.66	2,265	49.45	430	9.39	1,835	40.07
Utah	201	99.50	167	82.67	101	50.00	66	32.67	34	16.83	5	2.48	29	14.36
Vt.	412	100.00	254	61.65	43	10.44	211	51.21	158	38.35	12	2.91	146	35.44
Va.	1,616	99.88	920	56.86	174	10.75	746	46.11	696	43.02	32	1.98	664	41.04
Wash. . . .	1,364	100.00	836	61.29	346	25.37	490	35.92	528	38.71	74	5.43	454	33.28
W. Va. . . .	1,252	100.00	718	57.35	116	9.27	602	48.08	534	42.65	56	4.47	478	38.18
Wis.	1,112	100.00	754	67.81	204	18.35	550	49.46	358	32.19	14	1.26	344	30.94
Wyo.	139	100.00	99	71.22	49	35.25	50	35.97	40	28.78	5	3.60	35	25.18

See note at end of table A-2.

Table A-6.--Borrowers by number of dependent children and by State: aggregate United States, fall 1960

State	Number of children											
	Total		None		1		2		3		4 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	85,882	99.42	74,118	85.80	5,388	6.24	3,843	4.45	1,713	1.98	820	.95
Ala.	2,024	99.90	1,834	90.52	98	4.84	50	2.47	26	1.28	16	.79
Alaska . . .	3	100.00	1	33.33	2	66.67	0	0	0	0	0	0
Ariz. . . .	350	96.42	253	69.70	33	9.09	36	9.92	14	3.86	14	3.86
Ark.	1,600	99.75	1,392	86.78	100	6.23	64	3.99	26	1.62	18	1.12
Calif. . . .	4,965	99.10	3,720	74.25	435	8.68	425	8.48	240	4.79	145	2.89
Colo. . . .	982	99.59	792	80.32	74	7.51	70	7.10	32	3.25	14	1.42
Conn. . . .	882	99.55	748	84.42	62	7.00	38	4.29	22	2.48	12	1.35
Del.	177	100.00	171	96.61	5	2.82	1	.56	0	0	0	0
D.C.	654	100.00	580	88.69	33	5.05	26	3.98	9	1.38	6	.92
Fla.	1,886	99.68	1,522	80.44	140	7.40	148	7.82	52	2.75	24	1.27
Ga.	1,420	100.00	1,300	91.55	70	4.93	36	2.54	8	.56	6	.42
Hawaii . . .	106	96.36	84	76.36	12	10.91	3	2.73	4	3.64	3	2.73
Idaho . . .	269	99.63	201	74.44	30	11.11	25	9.26	7	2.59	6	2.22
Ill.	3,475	99.86	3,005	86.35	195	5.60	165	4.74	70	2.01	40	1.15
Ind.	2,770	99.46	2,265	81.33	260	9.34	175	6.28	50	1.80	20	.72
Iowa	1,708	99.30	1,470	85.47	124	7.21	66	3.84	26	1.51	22	1.28
Kans. . . .	1,506	97.92	1,142	74.25	156	10.14	128	8.32	60	3.90	20	1.30
Ky.	2,148	99.54	1,824	84.52	170	7.88	106	4.91	36	1.67	12	.56
La.	1,955	99.74	1,675	85.46	195	9.95	50	2.55	30	1.53	5	.26
Maine . . .	359	99.45	290	80.33	34	9.42	28	7.76	6	1.66	1	.28
Md.	1,432	99.86	1,260	87.87	86	6.00	52	3.63	20	1.39	14	.98
Mass. . . .	2,520	99.21	2,300	90.55	115	4.53	55	2.17	45	1.77	5	.20
Mich. . . .	2,870	99.83	2,440	84.87	190	6.61	135	4.70	75	2.61	30	1.04
Minn. . . .	3,180	99.22	2,895	90.33	130	4.06	75	2.34	55	1.72	25	.78
Miss. . . .	1,618	99.88	1,466	90.49	64	3.95	50	3.09	30	1.85	8	.49
Mo.	2,250	99.34	1,895	83.66	180	7.95	110	4.86	50	2.21	15	.66
Mont. . . .	284	98.95	214	74.56	30	10.45	23	8.01	13	4.53	4	1.39
Nebr. . . .	868	100.00	692	79.72	72	8.29	60	6.91	30	3.46	14	1.61
Nev.	42	100.00	32	76.19	4	9.52	1	2.38	4	9.52	1	2.38
N.H.	578	99.48	518	89.16	34	5.85	18	3.10	4	.69	4	.69
N.J.	1,586	99.87	1,440	90.68	64	4.03	60	3.78	18	1.13	4	.25
N. Mex. . .	396	98.26	307	76.18	40	9.93	29	7.20	13	3.23	7	1.74
N.Y.	6,830	99.71	6,380	93.14	230	3.36	115	1.68	95	1.39	10	.15
N.C.	2,620	99.43	2,310	87.67	190	7.21	85	3.23	25	.95	10	.38
N. Dak. . .	491	99.80	403	81.91	48	9.76	21	4.27	10	2.03	9	1.83
Ohio	4,090	100.00	3,750	91.69	150	3.67	130	3.18	40	.98	20	.49
Okla. . . .	2,555	99.42	2,020	78.60	265	10.31	195	7.59	35	1.36	40	1.56
Oreg. . . .	830	97.88	622	73.35	78	9.20	70	8.25	40	4.72	20	2.36
Pa.	5,815	99.91	5,445	93.56	195	3.35	130	2.23	35	.60	10	.17
P.R.	954	99.79	778	81.38	48	5.02	68	7.11	46	4.81	14	1.46
R.I.	489	96.64	457	90.32	17	3.36	8	1.58	5	.99	2	.40
S.C.	1,510	98.95	1,404	92.01	46	3.01	36	2.36	22	1.44	2	.13
S. Dak. . .	550	99.46	482	87.16	35	6.33	15	2.71	12	2.17	6	1.08
Tenn. . . .	1,750	100.00	1,520	86.86	135	7.71	55	3.14	25	1.43	15	.86
Tex.	4,505	98.36	3,700	80.79	320	6.99	315	6.88	115	2.51	55	1.20
Utah	194	96.04	107	52.97	28	13.86	27	13.37	15	7.43	17	8.42
Vt.	409	99.27	369	89.56	18	4.37	15	3.64	1	.24	6	1.46
Va.	1,598	98.76	1,464	90.48	70	4.33	30	1.85	18	1.11	16	.99
Wash. . . .	1,358	99.56	1,022	74.93	138	10.12	118	8.65	44	3.23	36	2.64
W. Va. . . .	1,252	100.00	1,148	91.69	40	3.19	32	2.56	18	1.44	14	1.12
Wis.	1,080	97.12	916	82.37	84	7.55	52	4.68	28	2.52	0	0
Wyo.	139	100.00	93	66.91	16	11.51	18	12.95	9	6.47	3	2.16

See note at end of Table A-2.

Table A-7.--Borrowers by year in college and by State: aggregate United States, fall 1960

State	Year in college											
	Total		Freshman		Sophomore		Junior		Senior		Graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,330	99.94	26,182	30.31	18,167	21.03	16,431	19.02	19,655	22.75	5,895	6.82
Ala.	2,026	100.00	740	36.53	416	20.53	368	18.16	454	22.41	48	2.37
Alaska . . .	3	100.00	0	0	0	0	2	66.67	1	33.33	0	0
Ariz. . . .	363	100.00	56	15.43	56	15.43	74	20.39	132	36.36	45	12.40
Ark.	1,604	100.00	536	33.42	358	22.32	312	19.45	372	23.19	26	1.62
Calif. . . .	5,005	99.90	880	17.56	785	15.67	1,000	19.96	1,355	27.05	985	19.66
Colo. . . .	986	100.00	310	31.44	176	17.85	192	19.47	240	24.34	68	6.90
Conn. . . .	886	100.00	262	29.57	162	18.28	196	22.12	226	25.51	40	4.51
Del.	177	100.00	56	31.64	50	28.25	37	20.90	32	18.08	2	1.13
D.C.	654	100.00	179	27.37	137	20.95	95	14.53	99	15.14	144	22.02
Fla.	1,892	100.00	552	29.18	420	22.20	386	20.40	394	20.82	140	7.40
Ga.	1,420	100.00	414	29.15	338	23.80	292	20.56	292	20.56	84	5.92
Hawaii . . .	110	100.00	21	19.09	16	14.55	18	16.36	25	22.73	30	27.27
Idaho . . .	270	100.00	59	21.85	60	22.22	62	22.96	86	31.85	3	1.11
Ill.	3,475	99.86	955	27.44	635	18.25	735	21.12	870	25.00	280	8.05
Ind.	2,775	99.64	770	27.65	605	21.72	515	18.49	590	21.18	295	10.59
Iowa	1,720	100.00	470	27.33	444	25.81	322	18.72	338	19.65	146	8.49
Kans. . . .	1,538	100.00	344	22.37	228	14.82	298	19.38	490	31.86	178	11.57
Ky.	2,156	99.91	736	34.11	520	24.10	368	17.05	386	17.89	146	6.77
La.	1,960	100.00	655	33.42	340	17.35	290	14.80	475	24.23	200	10.20
Maine . . .	361	100.00	67	18.56	85	23.55	98	27.15	105	29.09	6	1.66
Md.	1,434	100.00	474	33.05	318	22.18	296	20.64	230	16.04	116	8.09
Mass. . . .	2,540	100.00	650	25.59	520	20.47	590	23.23	660	25.98	120	4.72
Mich. . . .	2,875	100.00	985	34.26	495	17.22	550	19.13	680	23.65	165	5.74
Minn. . . .	3,205	100.00	1,155	36.04	890	27.77	485	15.13	590	18.41	85	2.65
Miss. . . .	1,618	99.88	478	29.51	326	20.12	398	24.57	388	23.95	28	1.73
Mo.	2,265	100.00	640	28.26	415	18.32	415	18.32	565	24.94	230	10.15
Mont. . . .	287	100.00	79	27.53	66	23.00	55	19.16	72	25.09	15	5.23
Nebr. . . .	868	100.00	248	28.57	172	19.82	158	18.20	224	25.81	66	7.60
Nev.	42	100.00	2	4.76	7	16.67	11	26.19	20	47.62	2	4.76
N.H.	581	100.00	172	29.60	141	24.27	109	18.76	136	23.41	23	3.96
N.J.	1,588	100.00	578	36.40	334	21.03	312	19.65	308	19.40	56	3.53
N. Mex. . .	403	100.00	116	28.78	80	19.85	90	22.33	87	21.59	30	7.44
N.Y.	6,850	100.00	2,465	35.99	1,375	20.07	1,225	17.88	1,420	20.73	365	5.33
N.C.	2,625	99.62	840	31.88	505	19.17	405	15.37	535	20.30	340	12.90
N. Dak. . .	492	100.00	151	30.69	99	20.12	80	16.26	138	28.05	24	4.88
Ohio	4,090	100.00	1,240	30.32	1,035	25.31	825	20.17	860	21.03	130	3.18
Okla. . . .	2,570	100.00	765	29.77	560	21.79	520	20.23	635	24.71	90	3.50
Oreg. . . .	846	99.76	170	20.05	172	20.28	176	20.75	222	26.18	106	12.50
Pa.	5,820	100.00	1,950	33.51	1,480	25.43	1,035	17.78	1,160	19.93	195	3.35
P.R.	956	100.00	176	18.41	206	21.55	144	15.06	368	38.49	62	6.49
R.I.	505	99.80	144	28.46	128	25.30	114	22.53	94	18.58	25	4.94
S.C.	1,526	100.00	554	36.30	366	23.98	208	13.63	326	21.36	72	4.72
S. Dak. . .	553	100.00	161	29.11	134	24.23	114	20.61	134	24.23	10	1.81
Tenn. . . .	1,750	100.00	590	33.71	415	23.71	365	20.86	315	18.00	65	3.71
Tex.	4,565	99.67	1,460	31.88	935	20.41	935	20.41	1,050	22.93	185	4.04
Utah	201	99.50	32	15.84	24	11.88	40	19.80	65	32.18	40	19.80
Vt.	411	99.76	85	20.63	115	27.91	92	22.33	98	23.79	21	5.10
Va.	1,616	99.88	690	42.65	282	17.43	268	16.56	280	17.31	96	5.93
Wash. . . .	1,364	100.00	314	23.02	218	15.98	272	19.94	428	31.38	132	9.68
W. Va. . . .	1,252	100.00	454	36.26	280	22.36	206	16.45	304	24.28	8	.64
Wis.	1,112	100.00	286	25.72	218	19.60	250	22.48	250	22.48	108	9.71
Wyo.	139	100.00	16	11.51	25	17.99	28	20.14	51	36.69	19	13.67

See note at end of table A-2.

Table A-8.--Borrowers by major subject and by State: aggregate United States, fall 1960

State	Major subject													
	Total		Education		Science		Mathematics		Engineering		Language		All others	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TOTAL U.S.	86,341	99.95	32,021	37.07	13,516	15.65	5,182	6.00	9,064	10.49	2,383	2.76	24,175	27.98
Ala.	2,026	100.00	810	39.98	332	16.39	144	7.11	292	14.41	18	.89	430	21.22
Alaska . . .	3	100.00	1	33.33	0	0	0	0	1	33.33	0	0	1	33.33
Ariz. . . .	363	100.00	147	40.50	35	9.64	18	4.96	63	17.36	20	5.51	80	22.04
Ark.	1,604	100.00	636	39.65	260	16.21	142	8.85	154	9.60	26	1.62	386	24.06
Calif. . . .	5,005	99.90	1,850	36.93	680	13.57	200	3.99	315	6.29	150	2.99	1,810	36.13
Colo. . . .	986	100.00	466	47.26	130	13.18	54	5.48	96	9.74	22	2.23	218	22.11
Conn. . . .	886	100.00	472	53.27	96	10.84	26	2.93	68	7.67	20	2.26	204	23.02
Del.	177	100.00	67	37.85	28	15.82	9	5.08	22	12.43	5	2.82	46	25.99
D.C.	653	99.85	91	13.91	132	20.18	26	3.98	59	9.02	27	4.13	318	48.62
Fla.	1,892	100.00	746	39.43	314	16.60	122	6.45	196	10.36	52	2.75	462	24.42
Ga.	1,420	100.00	420	29.58	336	23.66	90	6.34	114	8.03	54	3.80	406	28.59
Hawaii . . .	110	100.00	48	43.64	10	9.09	3	2.73	7	6.36	6	5.45	36	32.73
Idaho . . .	269	99.63	112	41.48	44	16.30	10	3.70	36	13.33	2	.74	65	24.07
Ill.	3,480	100.00	1,225	35.20	510	14.66	215	6.18	255	7.33	130	3.74	1,145	32.90
Ind.	2,780	99.82	1,060	38.06	340	12.21	165	5.92	445	15.98	35	1.26	735	26.39
Iowa	1,718	99.88	646	37.56	260	15.12	82	4.77	96	5.58	24	1.40	610	35.47
Kans. . . .	1,536	99.87	546	35.50	230	14.95	100	6.50	178	11.57	26	1.69	456	29.65
Ky.	2,156	99.91	726	33.64	424	19.65	140	6.49	260	12.05	30	1.39	576	26.69
La.	1,960	100.00	610	31.12	315	16.07	120	6.12	275	14.03	55	2.81	585	29.85
Maine . . .	361	100.00	102	28.25	50	13.85	23	6.37	74	20.50	7	1.94	105	29.09
Md.	1,434	100.00	406	28.31	288	20.08	80	5.58	174	12.13	58	4.04	428	29.85
Mass. . . .	2,535	99.80	680	26.77	325	12.80	85	3.35	260	10.24	90	3.54	1,095	43.11
Mich. . . .	2,875	100.00	1,415	49.22	380	13.22	180	6.26	290	10.09	65	2.26	545	18.96
Minn. . . .	3,205	100.00	1,595	49.77	580	18.10	230	7.18	110	3.43	60	1.87	630	19.66
Miss. . . .	1,620	100.00	682	42.10	234	14.44	124	7.65	164	10.12	22	1.36	394	24.32
Mo.	2,265	100.00	930	41.06	330	14.57	115	5.08	205	9.05	70	3.09	615	27.15
Mont. . . .	287	100.00	133	46.34	41	14.29	19	6.62	39	13.59	7	2.44	48	16.72
Nebr. . . .	868	100.00	326	37.56	194	22.35	62	7.14	62	7.14	18	2.07	206	23.73
Nev.	42	100.00	16	38.10	9	21.43	6	14.29	8	19.05	1	2.38	2	4.76
N.H.	579	99.66	120	20.65	109	18.76	46	7.92	58	9.98	16	2.75	230	39.59
N.J.	1,588	100.00	566	35.64	220	13.85	86	5.42	178	11.21	62	3.90	476	29.97
N. Mex. . .	403	100.00	162	40.20	66	16.38	27	6.70	46	11.41	21	5.21	81	20.10
N.Y.	6,850	100.00	2,030	29.64	1,050	15.33	445	6.50	875	12.77	200	2.92	2,250	32.85
N.C.	2,635	100.00	740	28.08	375	14.23	215	8.16	315	11.95	110	4.17	880	33.40
N. Dak. . .	492	100.00	150	30.49	89	18.09	48	9.76	96	19.51	7	1.42	102	20.73
Ohio	4,090	100.00	1,710	41.81	630	15.40	185	4.52	505	12.35	130	3.18	930	22.74
Okla. . . .	2,565	99.81	1,170	45.53	345	13.42	210	8.17	265	10.31	50	1.95	525	20.43
Oreg. . . .	846	99.76	412	48.58	126	14.86	42	4.95	32	3.77	32	3.77	202	23.82
Pa.	5,820	100.00	1,685	28.95	1,145	19.67	345	5.93	700	12.03	220	3.78	1,725	29.64
P.R.	956	100.00	344	35.98	148	15.48	22	2.30	206	21.55	10	1.05	226	23.64
R.I.	504	99.60	133	26.28	88	17.39	35	6.92	32	6.32	22	4.35	194	38.34
S.C.	1,526	100.00	606	39.71	256	16.78	100	6.55	52	3.41	46	3.01	466	30.54
S. Dak. . .	553	100.00	226	40.87	69	12.48	59	10.67	60	10.85	16	2.89	123	22.24
Tenn. . . .	1,750	100.00	590	33.71	320	18.29	130	7.43	210	12.00	65	3.71	435	24.86
Tex.	4,575	99.89	2,000	43.67	650	14.19	295	6.44	375	8.19	120	2.62	1,135	24.78
Utah	202	100.00	75	37.13	29	14.36	7	3.47	34	16.83	9	4.46	48	23.76
Vt.	410	99.51	161	39.08	59	14.32	13	3.16	51	12.38	15	3.64	111	26.94
Va.	1,616	99.88	526	32.51	282	17.43	112	6.92	238	14.71	44	2.72	414	25.59
Wash. . . .	1,364	100.00	616	45.16	146	10.70	56	4.11	116	8.50	46	3.37	384	28.15
W. Va. . . .	1,250	99.84	580	46.33	196	15.65	66	5.27	92	7.35	18	1.44	298	23.80
Wis.	1,112	100.00	398	35.79	196	17.63	46	4.14	186	16.73	20	1.80	266	23.92
Wyo.	139	100.00	57	41.01	15	10.79	2	1.44	24	17.27	4	2.88	37	26.62

See note at end of table A-2.

Table A-9.--Borrowers by vocational orientation of curriculum and by State: aggregate United States, fall 1960

State	Vocational orientation of curriculum													
	Total		Predentistry		Dentistry		Premedicine		Medicine		Nursing		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TOTAL U.S.	86,172	99.75	336	.39	1,011	1.17	2,410	2.79	2,706	3.13	1,008	1.17	78,701	91.10
Ala.	2,024	99.90	8	.39	8	.39	56	2.76	40	1.97	48	2.37	1,864	92.00
Alaska . . .	3	100.00	0	0	0	0	0	0	0	0	0	0	3	100.00
Ariz. . . .	358	98.62	0	0	1	.28	6	1.65	4	1.10	2	.55	345	95.04
Ark.	1,604	100.00	6	.37	0	0	74	4.61	44	2.74	12	.75	1,468	91.52
Calif. . . .	4,985	99.50	5	.10	85	1.70	65	1.30	95	1.90	60	1.20	4,675	93.31
Colo. . . .	986	100.00	2	.20	0	0	10	1.01	42	4.26	14	1.42	918	93.10
Conn. . . .	882	99.55	0	0	2	.23	10	1.13	12	1.35	2	.23	856	96.61
Del.	176	99.44	1	.56	0	0	4	2.26	0	0	3	1.69	168	94.92
D.C.	654	100.00	0	0	36	5.50	41	6.27	64	9.79	6	.92	507	77.52
Fla.	1,890	99.89	8	.42	8	.42	66	3.49	102	5.39	30	1.59	1,676	88.58
Ga.	1,420	100.00	10	.70	60	4.23	58	4.08	80	5.63	28	1.97	1,184	83.38
Hawaii . . .	110	100.00	0	0	0	0	1	.91	0	0	1	.91	108	98.18
Idaho . . .	268	99.26	1	.37	0	0	7	2.59	4	1.48	5	1.85	251	92.96
Ill.	3,480	100.00	15	.43	15	.43	80	2.30	100	2.87	15	.43	3,255	93.53
Ind.	2,770	99.46	5	.18	5	.18	65	2.33	120	4.31	25	.90	2,550	91.56
Iowa	1,718	99.88	6	.35	24	1.40	32	1.86	120	6.98	26	1.51	1,510	87.79
Kans. . . .	1,530	99.48	2	.13	0	0	30	1.95	136	8.84	8	.52	1,354	88.04
Ky.	2,152	99.72	8	.37	68	3.15	78	3.61	124	5.75	6	.28	1,868	86.56
La.	1,960	100.00	5	.26	35	1.79	85	4.34	70	3.57	25	1.28	1,740	88.78
Maine . . .	361	100.00	1	.28	1	.28	9	2.49	2	.55	2	.55	346	95.84
Md.	1,432	99.86	8	.56	34	2.37	56	3.91	82	5.72	20	1.39	1,232	85.91
Mass. . . .	2,540	100.00	20	.79	0	0	80	3.15	30	1.18	40	1.57	2,370	93.31
Mich. . . .	2,870	99.83	10	.35	20	.70	55	1.91	105	3.65	40	1.39	2,640	91.83
Minn. . . .	3,200	99.84	5	.16	75	2.34	65	2.03	70	2.18	95	2.96	2,890	90.17
Miss. . . .	1,614	99.63	6	.37	0	0	44	2.72	24	1.48	10	.62	1,530	94.44
Mo.	2,260	99.78	15	.66	85	3.75	20	.88	105	4.64	25	1.10	2,010	88.74
Mont. . . .	286	99.65	1	.35	0	0	8	2.79	1	.35	3	1.05	273	95.12
Nebr. . . .	868	100.00	4	.46	44	5.07	20	2.30	90	10.37	14	1.61	696	80.18
Nev.	42	100.00	0	0	0	0	1	2.38	0	0	0	0	41	97.62
N.H.	581	100.00	8	1.38	0	0	26	4.48	15	2.58	2	.34	530	91.22
N.J.	1,584	99.75	10	.63	14	.88	50	3.15	12	.76	12	.76	1,486	93.58
N. Mex. . .	403	100.00	1	.25	0	0	4	.99	1	.25	7	1.74	390	96.77
N.Y.	6,840	99.85	35	.51	25	.36	235	3.43	145	2.12	60	.88	6,340	92.55
N.C.	2,625	99.62	0	0	80	3.04	70	2.66	65	2.47	25	.95	2,385	90.51
N. Dak. . .	491	99.80	0	0	0	0	13	2.64	25	5.08	5	1.02	448	91.06
Ohio	4,085	99.88	25	.61	25	.61	145	3.55	90	2.20	30	.73	3,770	92.18
Okla. . . .	2,560	99.61	5	.19	0	0	45	1.75	60	2.33	15	.58	2,435	94.75
Oreg. . . .	844	99.53	6	.71	14	1.65	28	3.30	26	3.07	2	.24	768	90.57
Pa.	5,820	100.00	30	.52	30	.52	225	3.87	180	3.09	115	1.98	5,240	90.03
P.R.	954	99.79	2	.21	4	.42	46	4.81	10	1.05	6	.63	886	92.68
R.I.	506	100.00	0	0	2	.40	23	4.55	5	.99	3	.59	473	93.48
S.C.	1,520	99.61	10	.66	2	.13	44	2.88	36	2.36	16	1.05	1,412	92.53
S. Dak. . .	552	99.82	0	0	0	0	17	3.07	12	2.17	4	.72	519	93.85
Tenn. . . .	1,750	100.00	15	.86	85	4.86	65	3.71	110	6.29	5	.29	1,470	84.00
Tex.	4,545	99.24	10	.22	0	0	105	2.29	65	1.42	75	1.64	4,290	93.67
Utah	201	99.50	0	0	0	0	5	2.48	14	6.93	0	0	182	90.10
Vt.	411	99.76	3	.73	0	0	10	2.43	31	7.52	9	2.18	358	86.89
Va.	1,610	99.51	2	.12	26	1.61	60	3.71	38	2.35	14	.87	1,470	90.85
Wash. . . .	1,364	100.00	10	.73	20	1.47	24	1.76	10	.73	12	.88	1,288	94.43
W. Va. . . .	1,252	100.00	8	.64	4	.32	32	2.56	16	1.28	10	.80	1,182	94.41
Wis.	1,092	98.20	4	.36	74	6.65	12	1.08	74	6.65	16	1.44	912	82.01
Wyo.	139	100.00	0	0	0	0	0	0	0	0	0	0	139	100.00

See note at end of table A-2.

Table A-10.--Borrowers by intention with regard to teaching, by sex, and by State: aggregate United States, fall 1960

State	Intend to teach after receiving specified degree																	
	Total						Men						Women					
	Bachelor's		Master's		Doctor's		Bachelor's		Master's		Doctor's		Bachelor's		Master's		Doctor's	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
TOTAL U.S.	41,342	47.86	9,271	10.73	3,682	4.26	16,514	19.12	6,547	7.58	3,421	3.96	24,828	28.74	2,724	3.15	261	.30
Ala.	1,066	52.62	224	11.06	30	1.48	358	17.67	142	7.01	28	1.38	708	34.95	82	4.05	2	.10
Alaska . . .	1	33.33	0	0	0	0	0	0	0	0	0	0	1	33.33	0	0	0	0
Ariz. . . .	154	42.42	70	19.28	17	4.68	64	17.63	52	14.33	14	3.86	90	24.79	18	4.96	3	.83
Ark.	934	58.23	172	10.72	30	1.87	362	22.57	114	7.11	26	1.62	572	35.66	58	3.62	4	.25
Calif. . . .	2,030	40.52	940	18.76	350	6.99	935	18.66	635	12.67	325	6.49	1,095	21.86	305	6.09	25	.50
Colo. . . .	518	52.54	140	14.20	52	5.27	168	17.04	96	9.74	50	5.07	350	35.50	44	4.46	2	.20
Conn. . . .	516	58.24	120	13.54	24	2.71	254	28.67	94	10.61	24	2.71	262	29.57	26	2.93	0	0
Del.	97	54.80	11	6.21	0	0	16	9.04	8	4.52	0	0	81	45.76	3	1.69	0	0
D.C.	135	20.64	118	18.04	73	11.16	51	7.80	68	10.40	67	10.24	84	12.84	50	7.65	6	.92
Fla.	874	46.19	196	10.36	88	4.65	300	15.86	116	6.13	82	4.33	574	30.34	80	4.23	6	.32
Ga.	632	44.51	148	10.42	32	2.25	192	13.52	90	6.34	32	2.25	440	30.99	58	4.08	0	0
Hawaii . . .	45	40.91	23	20.91	13	11.82	20	18.18	14	12.73	12	10.91	25	22.73	9	8.18	1	.91
Idaho . . .	141	52.22	21	7.78	5	1.85	61	22.59	17	6.30	5	1.85	80	29.63	4	1.48	0	0
Ill.	1,745	50.14	415	11.93	165	4.74	630	18.10	345	9.91	155	4.45	1,115	32.04	70	2.01	10	.29
Ind.	1,295	46.50	290	10.41	150	5.39	470	16.88	215	7.72	140	5.03	825	29.62	75	2.69	10	.36
Iowa	834	48.49	144	8.37	100	5.81	330	19.19	110	6.40	84	4.88	504	29.30	34	1.98	16	.93
Kans. . . .	692	44.99	184	11.96	94	6.11	338	21.98	136	8.84	94	6.11	354	23.02	48	3.12	0	0
Ky.	1,048	48.56	200	9.27	68	3.15	372	17.24	128	5.93	56	2.59	676	31.33	72	3.34	12	.56
La.	740	37.76	160	8.16	100	5.10	300	15.31	105	5.36	85	4.34	440	22.45	55	2.81	15	.77
Maine . . .	141	39.06	42	11.63	3	.83	94	26.04	38	10.53	3	.83	47	13.02	4	1.11	0	0
Md.	492	34.31	138	9.62	96	6.69	176	12.27	98	6.83	92	6.42	316	22.04	40	2.79	4	.28
Mass. . . .	975	38.39	370	14.57	110	4.33	475	18.70	290	11.42	95	3.74	500	19.69	80	3.15	15	.59
Mich. . . .	1,620	56.35	345	12.00	90	3.13	570	19.83	230	8.00	85	2.96	1,050	36.52	115	4.00	5	.17
Minn. . . .	2,015	62.87	170	5.30	95	2.96	840	26.21	115	3.59	90	2.81	1,175	36.66	55	1.72	5	.16
Miss. . . .	958	59.14	140	8.64	26	1.60	334	20.62	76	4.69	26	1.60	624	38.52	64	3.95	0	0
Mo.	1,105	48.79	240	10.60	115	5.08	485	21.41	165	7.28	115	5.08	620	27.37	75	3.31	0	0
Mont. . . .	167	58.19	25	8.71	8	2.79	85	29.62	21	7.32	8	2.79	82	28.57	4	1.39	0	0
Nebr. . . .	420	48.39	68	7.83	44	5.07	220	25.35	52	5.99	44	5.07	200	23.04	16	1.84	0	0
Nev.	18	42.86	7	16.67	3	7.14	6	14.29	6	14.29	3	7.14	12	28.57	1	2.38	0	0
N.H.	168	28.92	79	13.60	31	5.34	99	17.04	66	11.36	31	5.34	69	11.88	13	2.24	0	0
N.J.	830	52.27	132	8.31	48	3.02	422	26.57	100	6.30	48	3.02	408	25.69	32	2.02	0	0
N. Mex. . .	183	45.41	81	20.10	24	5.96	106	26.30	64	15.88	21	5.21	77	19.11	17	4.22	3	.74
N.Y.	2,700	39.42	880	12.85	365	5.33	1,135	16.57	640	9.34	350	5.11	1,565	22.85	240	3.50	15	.22
N.C.	1,200	45.54	275	10.44	95	3.61	375	14.23	135	5.12	95	3.61	825	31.31	140	5.31	0	0
N. Dak. . .	230	46.75	35	7.11	10	2.03	146	29.67	29	5.89	9	1.83	84	17.07	6	1.22	1	.20
Ohio	2,015	49.27	380	9.29	150	3.67	670	16.38	285	6.97	145	3.55	1,345	32.89	95	2.32	5	.12
Okla. . . .	1,440	56.03	230	8.95	80	3.11	685	26.65	170	6.61	75	2.92	755	29.38	60	2.33	5	.19
Oreg. . . .	432	50.94	118	13.92	80	9.43	146	17.22	88	10.38	80	9.43	286	33.73	30	3.54	0	0
Pa.	2,465	42.35	450	7.73	215	3.69	1,025	17.61	335	5.76	195	3.35	1,440	24.74	115	1.98	20	.34
P.R.	506	52.93	52	5.44	8	.84	290	30.33	38	3.97	6	.63	216	22.59	14	1.46	2	.21
R.I.	151	29.84	78	15.42	43	8.50	113	22.33	69	13.64	40	7.91	38	7.51	9	1.78	3	.59
S.C.	926	60.68	134	8.78	14	.92	264	17.30	58	3.80	12	.79	662	43.38	76	4.98	2	.13
S. Dak. . .	313	56.60	43	7.78	6	1.08	187	33.82	36	6.51	5	.90	126	22.78	7	1.27	1	.18
Tenn. . . .	845	48.29	190	10.86	60	3.43	305	17.43	130	7.43	60	3.43	540	30.86	60	3.43	0	0
Tex.	2,535	55.35	430	9.39	190	4.15	810	17.69	265	5.79	155	3.38	1,725	37.66	165	3.60	35	.76
Utah	79	39.11	33	16.34	24	11.88	53	26.24	30	14.85	23	11.39	26	12.87	3	1.49	1	.50
Vt.	187	45.39	37	8.98	19	4.61	87	21.12	26	6.31	19	4.61	100	24.27	11	2.67	0	0
Va.	792	48.95	104	6.43	58	3.58	230	14.22	88	5.44	48	2.97	562	34.73	16	.99	10	.62
Wash. . . .	724	53.08	130	9.53	90	6.60	318	23.31	100	7.33	82	6.01	406	29.77	30	2.20	8	.59
W. Va. . . .	714	57.03	132	10.54	22	1.76	316	25.24	108	8.63	18	1.44	398	31.79	24	1.92	4	.32
Wis.	438	39.39	110	9.89	54	4.86	198	17.81	96	8.63	50	4.50	240	21.58	14	1.26	4	.36
Wyo.	61	43.88	17	12.23	15	10.79	28	20.14	15	10.79	14	10.07	33	23.74	2	1.44	1	.72

See note at end of table A-2.

Table A-10a.--Borrowers by intention with regard to teaching, by sex, and by home State: aggregate United States, fall 1960

Home State	Total		Men		Women	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
TOTAL U.S.	54,295	62.85	26,482	30.66	27,813	32.20
Ala.	1,340	1.55	526	.61	814	.94
Alaska	18	.02	15	.02	3	0
Ariz.	233	.27	133	.15	100	.12
Ark.	1,080	1.25	476	.55	604	.70
Calif.	3,089	3.58	1,718	1.99	1,371	1.59
Colo.	702	.81	346	.40	356	.41
Conn.	868	1.00	466	.54	402	.47
Del.	116	.13	33	.04	83	.10
D.C.	104	.12	52	.06	52	.06
Fla.	1,297	1.50	565	.65	732	.85
Ga.	888	1.03	330	.38	558	.65
Hawaii	130	.15	64	.07	66	.08
Idaho	240	.28	137	.16	103	.12
Ill.	2,132	2.47	1,064	1.23	1,068	1.24
Ind.	1,376	1.59	663	.77	713	.83
Iowa	1,175	1.36	572	.66	603	.70
Kans.	889	1.03	524	.61	365	.42
Ky.	1,218	1.41	512	.59	706	.82
La.	973	1.13	431	.50	542	.63
Maine	287	.33	212	.25	75	.09
Md.	731	.85	348	.40	383	.44
Mass.	1,391	1.61	882	1.02	509	.59
Mich.	2,293	2.65	988	1.14	1,305	1.51
Minn.	2,107	2.44	994	1.15	1,113	1.29
Miss.	1,116	1.29	419	.49	697	.81
Mo.	1,419	1.64	738	.85	681	.79
Mont.	275	.32	145	.17	130	.15
Nebr.	527	.61	304	.35	223	.26
Nev.	43	.05	19	.02	24	.03
N.H.	223	.26	139	.16	84	.10
N.J.	1,610	1.86	850	.98	760	.88
N. Mex.	313	.36	186	.22	127	.15
N.Y.	4,176	4.83	2,326	2.69	1,850	2.14
N.C.	1,484	1.72	567	.66	917	1.06
N. Dak.	373	.43	185	.21	188	.22
Ohio	2,537	2.94	1,044	1.21	1,493	1.73
Okla.	1,718	1.99	929	1.08	789	.91
Oreg.	586	.68	292	.34	294	.34
Pa.	3,260	3.77	1,715	1.99	1,545	1.79
P.R.	569	.66	337	.39	232	.27
R.I.	212	.25	153	.18	59	.07
S.C.	879	1.02	291	.34	588	.68
S. Dak.	363	.42	215	.25	148	.17
Tenn.	987	1.14	438	.51	549	.64
Tex.	2,985	3.46	1,208	1.40	1,777	2.06
Utah	138	.16	108	.13	30	.03
Vt.	245	.28	128	.15	117	.14
Va.	1,065	1.23	425	.49	640	.74
Wash.	903	1.05	445	.52	458	.53
W. Va.	770	.89	356	.41	414	.48
Wis.	721	.83	404	.47	317	.37
Wyo.	121	.14	65	.08	56	.06

See note at end of table A-2.

Table A-11.--Borrowers by desired level of teaching and by State: aggregate United States, fall 1960

State	Desired level of teaching							
	Total		Elementary		Secondary		College	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9
TOTAL U.S.	54,753	63.38	13,193	15.27	32,915	38.10	8,645	10.01
Ala.	1,336	65.94	238	11.75	946	46.69	152	7.50
Alaska	2	66.67	1	33.33	0	0	1	33.33
Ariz.	242	66.67	80	22.04	111	30.58	51	14.05
Ark.	1,140	71.07	226	14.09	786	49.00	128	7.98
Calif.	3,370	67.27	930	18.56	1,740	34.73	700	13.97
Colo.	724	73.43	194	19.68	430	43.61	100	10.14
Conn.	658	74.27	230	25.96	374	42.21	54	6.09
Del.	108	61.02	40	22.60	63	35.59	5	2.82
D.C.	328	50.15	29	4.43	164	25.08	135	20.64
Fla.	1,164	61.52	334	17.65	636	33.62	194	10.25
Ga.	822	57.89	176	12.39	506	35.63	140	9.86
Hawaii	81	73.64	14	12.73	49	44.55	18	16.36
Idaho	175	64.81	48	17.78	104	38.52	23	8.52
Ill.	2,340	67.24	630	18.10	1,390	39.94	320	9.20
Ind.	1,750	62.84	470	16.88	990	35.55	290	10.41
Iowa	1,094	63.60	272	15.81	652	37.91	170	9.88
Kans.	978	63.59	210	13.65	572	37.19	196	12.74
Ky.	1,332	61.72	328	15.20	862	39.94	142	6.58
La.	1,010	51.53	205	10.46	600	30.61	205	10.46
Maine	189	52.35	22	6.09	136	37.67	31	8.59
Md.	740	51.60	148	10.32	410	28.59	182	12.69
Mass.	1,475	58.07	310	12.20	800	31.50	365	14.37
Mich.	2,090	72.70	585	20.35	1,285	44.70	220	7.65
Minn.	2,290	71.45	520	16.22	1,580	49.30	190	5.93
Miss.	1,128	69.63	322	19.88	702	43.33	104	6.42
Mo.	1,465	64.68	285	12.58	920	40.62	260	11.48
Mont.	205	71.43	52	18.12	123	42.86	30	10.45
Nebr.	530	61.06	96	11.06	346	39.86	88	10.14
Nev.	28	66.67	7	16.67	16	38.10	5	11.90
N.H.	282	48.54	29	4.99	172	29.60	81	13.94
N.J.	1,016	63.98	240	15.11	632	39.80	144	9.07
N. Mex.	291	72.21	58	14.39	179	44.42	54	13.40
N.Y.	3,970	57.96	1,080	15.77	2,150	31.39	740	10.80
N.C.	1,605	60.91	320	12.14	1,015	38.52	270	10.25
N. Dak.	285	57.93	46	9.35	202	41.06	37	7.52
Ohio	2,560	62.59	680	16.63	1,510	36.92	370	9.05
Okla.	1,765	68.68	370	14.40	1,175	45.72	220	8.56
Oreg.	634	74.76	204	24.06	292	34.43	138	16.27
Pa.	3,130	53.78	700	12.03	1,840	31.62	590	10.14
P.R.	586	61.30	202	21.13	282	29.50	102	10.67
R.I.	273	53.95	34	6.72	160	31.62	79	15.61
S.C.	1,080	70.77	254	16.64	740	48.49	86	5.64
S. Dak.	366	66.18	74	13.38	253	45.75	39	7.05
Tenn.	1,095	62.57	180	10.29	770	44.00	145	8.29
Tex.	3,155	68.89	860	18.78	1,845	40.28	450	9.83
Utah	137	67.82	23	11.39	71	35.15	43	21.29
Vt.	244	59.22	98	23.79	115	27.91	31	7.52
Va.	958	59.21	216	13.35	616	38.07	126	7.79
Wash.	948	69.50	234	17.16	548	40.18	166	12.17
W. Va.	872	69.65	166	13.26	604	48.24	102	8.15
Wis.	612	55.04	104	9.35	404	36.33	104	9.35
Wyo.	95	68.35	19	13.67	47	33.81	29	20.86

See note at end of table A-2.

Table A-12.--Borrowers by expected academic degree and by State: aggregate United States, fall 1960

State	Expected academic degree											
	Total		Bachelor's		Master's		Doctor's		Associate or two-year recognition		None	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,333	99.94	69,815	80.82	8,186	9.48	5,720	6.62	1,580	1.83	1,032	1.19
Ala.	2,026	100.00	1,716	84.70	202	9.97	58	2.86	32	1.58	18	.89
Alaska . . .	3	100.00	2	66.67	1	33.33	0	0	0	0	0	0
Ariz. . . .	363	100.00	285	78.51	64	17.63	12	3.31	0	0	2	.55
Ark.	1,604	100.00	1,282	79.93	180	11.22	88	5.49	24	1.50	30	1.87
Calif. . . .	5,000	99.80	3,370	67.27	890	17.76	490	9.78	125	2.50	125	2.50
Colo. . . .	986	100.00	780	79.11	118	11.97	60	6.09	18	1.83	10	1.01
Conn. . . .	884	99.77	782	88.26	68	7.67	14	1.58	20	2.26	0	0
Del.	176	99.44	160	90.40	10	5.65	4	2.26	0	0	2	1.13
D.C.	653	99.85	450	68.81	67	10.24	120	18.35	5	.76	11	1.68
Fla.	1,890	99.89	1,478	78.12	172	9.09	148	7.82	56	2.96	36	1.90
Ga.	1,420	100.00	1,112	78.31	134	9.44	154	10.85	4	.28	16	1.13
Hawaii . . .	110	100.00	72	65.45	28	25.45	3	2.73	1	.91	6	5.45
Idaho . . .	270	100.00	210	77.78	28	10.37	10	3.70	20	7.41	2	.74
Ill.	3,480	100.00	2,845	81.75	355	10.20	225	6.47	20	.57	35	1.01
Ind.	2,785	100.00	2,165	77.74	300	10.77	255	9.16	30	1.08	35	1.26
Iowa	1,714	99.65	1,326	77.09	140	8.14	196	11.40	24	1.40	28	1.63
Kans. . . .	1,532	99.61	1,156	75.16	192	12.48	138	8.97	18	1.17	28	1.82
Ky.	2,154	99.81	1,608	74.51	236	10.94	232	10.75	32	1.48	46	2.13
La.	1,960	100.00	1,595	81.38	175	8.93	165	8.42	0	0	25	1.28
Maine . . .	361	100.00	329	91.14	24	6.65	4	1.11	1	.28	3	.83
Md.	1,434	100.00	1,134	79.08	118	8.23	162	11.30	12	.84	8	.56
Mass. . . .	2,540	100.00	2,170	85.43	160	6.30	95	3.74	105	4.13	10	.39
Mich. . . .	2,875	100.00	2,335	81.22	310	10.78	200	6.96	25	.87	5	.17
Minn. . . .	3,205	100.00	2,720	84.87	235	7.33	195	6.08	20	.62	35	1.09
Miss. . . .	1,620	100.00	1,376	84.94	112	6.91	34	2.10	82	5.06	16	.99
Mo.	2,265	100.00	1,740	76.82	260	11.48	230	10.15	10	.44	25	1.10
Mont. . . .	287	100.00	222	77.35	38	13.24	13	4.53	12	4.18	2	.70
Nebr. . . .	864	99.54	620	71.43	68	7.83	132	15.21	22	2.53	22	2.53
Nev.	42	100.00	33	78.57	8	19.05	1	2.38	0	0	0	0
N.H.	581	100.00	482	82.96	70	12.05	24	4.13	0	0	5	.86
N.J.	1,588	100.00	1,416	89.17	98	6.17	48	3.02	22	1.39	4	.25
N. Mex. . .	403	100.00	303	75.19	68	16.87	23	5.71	7	1.74	2	.50
N.Y.	6,850	100.00	5,645	82.41	585	8.54	305	4.45	250	3.65	65	.95
N.C.	2,630	99.81	2,065	78.37	250	9.49	240	9.11	30	1.14	45	1.71
N. Dak. . .	491	99.80	385	78.25	56	11.38	21	4.27	22	4.47	7	1.42
Ohio	4,090	100.00	3,520	86.06	315	7.70	185	4.52	70	1.71	0	0
Okla. . . .	2,570	100.00	2,065	80.35	285	11.09	120	4.67	45	1.75	55	2.14
Oreg. . . .	848	100.00	650	76.65	98	11.56	94	11.08	2	.24	4	.47
Pa.	5,820	100.00	5,175	88.92	335	5.76	250	4.30	30	.52	30	.52
P.R.	954	99.79	730	76.36	38	3.97	10	1.05	56	5.86	120	12.55
R.I.	506	100.00	442	87.35	33	6.52	27	5.34	3	.59	1	.20
S.C.	1,526	100.00	1,288	84.40	142	9.31	40	2.62	46	3.01	10	.66
S. Dak. . .	553	100.00	465	84.09	37	6.69	18	3.25	28	5.06	5	.90
Tenn. . . .	1,750	100.00	1,430	81.71	90	5.14	200	11.43	15	.86	15	.86
Tex.	4,575	99.89	3,760	82.10	400	8.73	240	5.24	160	3.49	15	.33
Utah	202	100.00	130	64.36	36	17.82	30	14.85	2	.99	4	1.98
Vt.	412	100.00	352	85.44	19	4.61	30	7.28	10	2.43	1	.24
Va.	1,614	99.75	1,392	86.03	112	6.92	78	4.82	8	.49	24	1.48
Wash. . . .	1,364	100.00	1,068	78.30	182	13.34	102	7.48	4	.29	8	.59
W. Va. . . .	1,252	100.00	1,068	85.30	124	9.90	24	1.92	26	2.08	10	.80
Wis.	1,112	100.00	808	72.66	98	8.81	164	14.75	22	1.98	20	1.80
Wyo.	139	100.00	103	74.10	22	15.83	9	6.47	4	2.88	1	.72

See note at end of table A-2.

Table A-13.--Borrowers by personal savings and by State: aggregate United States, fall 1960

State	Personal savings											
	Total		$0-$250		$251-$500		$501-$1,000		$1,001-$2,000		Over $2,000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,267	99.86	69,784	80.78	11,582	13.41	3,818	4.42	885	1.02	198	.23
Ala.	2,024	99.90	1,882	92.89	122	6.02	12	.59	6	.30	2	.10
Alaska	3	100.00	2	66.67	0	0	1	33.33	0	0	0	0
Ariz.	361	99.45	311	85.67	33	9.09	13	3.58	2	.55	2	.55
Ark.	1,602	99.88	1,480	92.27	92	5.74	24	1.50	0	0	6	.37
Calif.	5,000	99.80	3,985	79.54	705	14.07	230	4.59	70	1.40	10	.20
Colo.	986	100.00	716	72.62	182	18.46	68	6.90	18	1.83	2	.20
Conn.	886	100.00	706	79.68	128	14.45	40	4.51	4	.45	8	.90
Del.	174	98.31	129	72.88	36	20.34	7	3.95	2	1.13	0	0
D.C.	654	100.00	499	76.30	95	14.53	48	7.34	11	1.68	1	.15
Fla.	1,892	100.00	1,672	88.37	160	8.46	50	2.64	4	.21	6	.32
Ga.	1,418	99.86	1,230	86.62	140	9.86	34	2.39	12	.85	2	.14
Hawaii	109	99.09	98	89.09	10	9.09	1	.91	0	0	0	0
Idaho	269	99.63	216	80.00	41	15.19	7	2.59	3	1.11	2	.74
Ill.	3,480	100.00	2,785	80.03	460	13.22	205	5.89	30	.86	0	0
Ind.	2,785	100.00	2,190	78.64	400	14.36	160	5.75	30	1.08	5	.18
Iowa	1,712	99.53	1,332	77.44	298	17.33	66	3.84	14	.81	2	.12
Kans.	1,536	99.87	1,228	79.84	196	12.74	88	5.72	20	1.30	4	.26
Ky.	2,156	99.91	1,922	89.06	168	7.78	56	2.59	10	.46	0	0
La.	1,960	100.00	1,795	91.58	90	4.59	60	3.06	10	.51	5	.26
Maine	359	99.45	269	74.52	62	17.17	23	6.37	5	1.39	0	0
Md.	1,434	100.00	1,158	80.75	166	11.58	86	6.00	16	1.12	8	.56
Mass.	2,540	100.00	1,905	75.00	455	17.91	115	4.53	45	1.77	20	.79
Mich.	2,875	100.00	2,280	79.30	475	16.52	95	3.30	15	.52	10	.35
Minn.	3,205	100.00	2,130	66.46	685	21.37	330	10.30	50	1.56	10	.31
Miss.	1,614	99.63	1,522	93.95	76	4.69	12	.74	2	.12	2	.12
Mo.	2,265	100.00	1,885	83.22	280	12.36	65	2.87	35	1.55	0	0
Mont.	287	100.00	213	74.22	51	17.77	18	6.27	2	.70	3	1.05
Nebr.	868	100.00	696	80.18	116	13.36	48	5.53	6	.69	2	.23
Nev.	42	100.00	33	78.57	5	11.90	3	7.14	1	2.38	0	0
N.H.	581	100.00	346	59.55	153	26.33	64	11.02	16	2.75	2	.34
N.J.	1,586	99.87	1,248	78.59	252	15.87	64	4.03	18	1.13	4	.25
N. Mex.	403	100.00	351	87.10	42	10.42	6	1.49	2	.50	2	.50
N.Y.	6,840	99.85	4,845	70.73	1,345	19.64	480	7.01	150	2.19	20	.29
N.C.	2,620	99.43	2,330	88.43	235	8.92	45	1.71	10	.38	0	0
N. Dak.	492	100.00	395	80.28	83	16.87	11	2.24	2	.41	1	.20
Ohio	4,090	100.00	3,070	75.06	720	17.60	255	6.23	40	.98	5	.12
Okla.	2,570	100.00	2,320	90.27	215	8.37	30	1.17	5	.19	0	0
Oreg.	848	100.00	630	74.29	160	18.87	54	6.37	4	.47	0	0
Pa.	5,820	100.00	4,290	73.71	1,045	17.96	375	6.44	90	1.55	20	.34
P.R.	954	99.79	922	96.44	22	2.30	10	1.05	0	0	0	0
R.I.	504	99.60	334	66.01	105	20.75	46	9.09	17	3.36	2	.40
S.C.	1,518	99.48	1,380	90.43	102	6.68	28	1.83	6	.39	2	.13
S. Dak.	553	100.00	427	77.22	100	18.08	23	4.16	2	.36	1	.18
Tenn.	1,750	100.00	1,555	88.86	140	8.00	30	1.71	15	.86	10	.57
Tex.	4,555	99.45	4,105	89.63	330	7.21	75	1.64	40	.87	5	.11
Utah	202	100.00	168	83.17	20	9.90	11	5.45	3	1.49	0	0
Vt.	412	100.00	311	75.49	70	16.99	23	5.58	6	1.46	2	.49
Va.	1,612	99.63	1,396	86.28	162	10.01	42	2.60	8	.49	4	.25
Wash.	1,364	100.00	1,074	78.74	202	14.81	74	5.43	12	.88	2	.15
W. Va.	1,246	99.52	1,112	88.82	110	8.79	18	1.44	6	.48	0	0
Wis.	1,112	100.00	796	71.58	218	19.60	84	7.55	10	.90	4	.36
Wyo.	139	100.00	110	79.14	24	17.27	5	3.60	0	0	0	0

See note at end of table A-2.

Table A-14.--Borrowers by current indebtedness and by State: aggregate United States, fall 1960

State	Current indebtedness															
	Total		$0-$250		$251-$500		$500-$1,000		$1,001-$2,000		$2,001-$3,000		$3,001-$4,000		Over $4,000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
TOTAL U.S.	86,295	99.89	52,775	61.09	13,365	15.47	12,913	14.95	5,443	6.30	1,102	1.28	368	.43	329	.38
Ala.	2,024	99.90	1,368	67.52	348	17.18	224	11.06	70	3.46	10	.49	2	.10	2	.10
Alaska . . .	3	100.00	1	33.33	0	0	1	33.33	1	33.33	0	0	0	0	0	0
Ariz. . . .	361	99.45	174	47.93	70	19.28	61	16.80	49	13.50	5	1.38	2	.55	0	0
Ark.	1,604	100.00	1,112	69.33	268	16.71	176	10.97	34	2.12	8	.50	2	.12	4	.25
Calif. . . .	5,010	100.00	3,090	61.68	710	14.17	770	15.37	340	6.79	50	1.00	35	.70	15	.30
Colo. . . .	986	100.00	608	61.66	106	10.75	164	16.63	96	9.74	10	1.01	0	0	2	.20
Conn. . . .	886	100.00	552	62.30	150	16.93	120	13.54	58	6.55	4	.45	0	0	2	.23
Del.	177	100.00	131	74.01	25	14.12	12	6.78	9	5.08	0	0	0	0	0	0
D.C.	654	100.00	374	57.19	65	9.94	126	19.27	57	8.72	16	2.45	7	1.07	9	1.38
Fla.	1,890	99.89	1,248	65.96	236	12.47	234	12.37	126	6.66	24	1.27	18	.95	4	.21
Ga.	1,418	99.86	954	67.18	220	15.49	172	12.11	42	2.96	12	.85	10	.70	8	.56
Hawaii . . .	110	100.00	65	59.09	24	21.82	17	15.45	2	1.82	2	1.82	0	0	0	0
Idaho . . .	269	99.63	180	66.67	43	15.93	34	12.59	10	3.70	2	.74	0	0	0	0
Ill.	3,480	100.00	1,980	56.90	645	18.53	565	16.24	220	6.32	35	1.01	20	.57	15	.43
Ind.	2,785	100.00	1,465	52.60	405	14.54	555	19.93	265	9.52	60	2.15	15	.54	20	.72
Iowa	1,712	99.53	918	53.37	268	15.58	300	17.44	162	9.42	46	2.67	6	.35	12	.70
Kans. . . .	1,536	99.87	832	54.10	224	14.56	268	17.43	144	9.36	40	2.60	8	.52	20	1.30
Ky.	2,154	99.81	1,334	61.82	324	15.01	334	15.48	86	3.99	38	1.76	10	.46	29	1.60
La.	1,960	100.00	1,285	65.56	280	14.29	270	13.78	80	4.08	25	1.28	10	.51	28	1.30
Maine . . .	361	100.00	160	44.32	89	24.65	76	21.05	28	7.76	7	1.94	1	.28	10	.51
Md.	1,432	99.86	964	67.22	164	11.44	190	13.25	76	5.30	26	1.81	8	.56	0	0
Mass. . . .	2,540	100.00	1,540	60.63	450	17.72	370	14.57	140	5.51	30	1.18	0	0	4	.28
Mich. . . .	2,875	100.00	1,790	62.26	335	11.65	445	15.48	235	8.17	35	1.22	20	.70	10	.39
Minn. . . .	3,205	100.00	1,910	59.59	575	17.94	420	13.10	225	7.02	55	1.72	5	.16	15	.52
Miss. . . .	1,620	100.00	1,152	71.11	248	15.31	188	11.60	32	1.98	0	0	0	0	15	.47
Mo.	2,265	100.00	1,350	59.60	335	14.79	380	16.78	125	5.52	50	2.21	10	.44	0	0
Mont. . . .	287	100.00	176	61.32	50	17.42	38	13.24	16	5.57	7	2.44	0	0	15	.66
Nebr. . . .	868	100.00	504	58.06	116	13.36	144	16.59	56	6.45	28	3.23	10	1.15	0	0
Nev.	42	100.00	29	69.05	7	16.67	3	7.14	3	7.14	0	0	0	0	10	1.15
N.H.	578	99.48	319	54.91	127	21.86	92	15.83	33	5.68	6	1.03	1	.17	0	0
N.J.	1,588	100.00	1,032	64.99	232	14.61	218	13.73	78	4.91	22	1.39	0	0	0	0
N. Mex. . .	401	99.50	241	59.80	71	17.62	63	15.63	16	3.97	7	1.74	3	.74	6	.38
N.Y.	6,845	99.93	4,120	60.15	845	12.34	1,095	15.99	590	8.61	135	1.97	40	.58	0	0
N.C.	2,635	100.00	1,585	60.15	530	20.11	300	11.39	190	7.21	25	.95	5	.19	20	.29
N. Dak. . .	492	100.00	270	54.88	79	16.06	97	19.72	39	7.93	6	1.22	0	0	0	0
Ohio	4,090	100.00	2,485	60.76	625	15.28	625	15.28	275	6.72	45	1.10	30	.73	1	.20
Okla. . . .	2,565	99.81	1,600	62.26	435	16.93	355	13.81	165	6.42	5	.19	5	.19	1	.20
Oreg. . . .	848	100.00	506	59.67	126	14.86	148	17.45	48	5.66	12	1.42	2	.24	5	.12
Pa.	5,820	100.00	3,390	58.25	945	16.24	985	16.92	415	7.13	65	1.12	10	.17	0	0
P.R.	956	100.00	660	69.04	176	18.41	82	8.58	28	2.93	10	1.05	0	0	6	.71
R.I.	506	100.00	297	58.70	81	16.01	83	16.40	40	7.91	4	.79	0	0	10	.17
S.C.	1,520	99.61	918	60.16	326	21.36	208	13.63	58	3.80	6	.39	4	.26	0	0
S. Dak. . .	553	100.00	313	56.60	117	21.16	82	14.83	32	5.79	9	1.63	0	0	1	.20
Tenn. . . .	1,750	100.00	1,075	61.43	275	15.71	240	13.71	115	6.57	20	1.14	15	.86	0	0
Tex.	4,560	99.56	2,990	65.28	635	13.86	720	15.72	160	3.49	25	.55	15	.33	0	0
Utah	201	99.50	122	60.40	33	16.34	28	13.86	13	6.44	4	1.98	1	.50	10	.57
Vt.	412	100.00	237	57.52	87	21.12	56	13.59	20	4.85	4	.97	5	1.21	15	.33
Va.	1,606	99.26	964	59.58	290	17.92	224	13.84	92	5.69	20	1.24	12	.74	0	0
Wash. . . .	1,364	100.00	850	62.32	186	13.64	214	15.69	96	7.04	14	1.03	2	.15	3	.73
W. Va.	1,250	99.84	836	66.77	190	15.18	156	12.46	64	5.11	4	.32	0	0	4	.25
Wis.	1,102	99.10	638	57.37	154	13.85	162	14.57	78	7.01	26	2.34	18	1.62	2	.15
Wyo.	139	100.00	81	58.27	20	14.39	23	16.55	11	7.91	3	2.16	1	.72	0	0

See note at end of table A-2.

Table A-15.--Borrowers by indebtedness they feel able to incur and by State: aggregate United States, fall 1960

State	Indebtedness borrowers feel able to incur													
	Total		$500 or less		$501-$1,000		$1,001-$2,000		$2,001 $3,000		$3,001-$6,000		$6,001 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TOTAL U.S.	86,337	99.94	4,355	5.04	15,353	17.77	25,390	29.39	21,104	24.43	16,120	18.66	4,015	4.65
Ala.	2,026	100.00	100	4.94	408	20.14	588	29.02	506	24.98	346	17.08	78	3.85
Alaska . . .	3	100.00	1	33.33	0	0	1	33.33	0	0	1	33.33	0	0
Ariz. . . .	363	100.00	9	2.48	44	12.12	126	34.71	77	21.21	90	24.79	17	4.68
Ark.	1,604	100.00	116	7.23	366	22.82	428	26.68	368	22.94	252	15.71	74	4.61
Calif. . . .	5,010	100.00	235	4.69	930	18.56	1,310	26.15	1,245	24.85	1,080	21.56	210	4.19
Colo. . . .	984	99.80	36	3.65	192	19.47	266	26.98	282	28.60	180	18.26	28	2.84
Conn. . . .	886	100.00	72	8.13	162	18.28	308	34.76	212	23.93	118	13.32	14	1.58
Del.	176	99.44	33	18.64	44	24.86	47	26.55	32	18.08	18	10.17	2	1.13
D.C.	654	100.00	16	2.45	55	8.41	139	21.25	140	21.41	224	34.25	80	12.23
Fla.	1,892	100.00	126	6.66	302	15.96	440	23.26	472	24.95	428	22.62	124	6.55
Ga.	1,420	100.00	62	4.37	300	21.13	418	29.44	322	22.68	206	14.51	112	7.89
Hawaii . . .	110	100.00	12	10.91	33	30.00	26	23.64	17	15.45	20	18.18	2	1.82
Idaho . . .	270	100.00	12	4.44	73	27.04	94	34.81	51	18.89	29	10.74	11	4.07
Ill.	3,480	100.00	210	6.03	695	19.97	1,055	30.32	785	22.56	595	17.10	140	4.02
Ind.	2,785	100.00	80	2.87	390	14.00	865	31.06	700	25.13	590	21.18	160	5.75
Iowa	1,718	99.88	48	2.79	226	13.14	560	32.56	440	25.58	362	21.05	82	4.77
Kans. . . .	1,536	99.87	64	4.16	232	15.08	478	31.08	342	22.24	324	21.07	96	6.24
Ky.	2,158	100.00	80	3.71	362	16.77	636	29.47	490	22.71	410	19.00	180	8.34
La.	1,960	100.00	115	5.87	340	17.35	505	25.77	535	27.30	350	17.86	115	5.87
Maine . . .	361	100.00	32	8.86	82	22.71	128	35.46	79	21.88	31	8.59	9	2.49
Md.	1,434	100.00	88	6.14	226	15.76	400	27.89	350	24.41	288	20.08	82	5.72
Mass. . . .	2,540	100.00	190	7.48	425	16.73	820	32.28	575	22.64	430	16.93	100	3.94
Mich. . . .	2,875	100.00	60	2.09	355	12.35	920	32.00	815	28.35	610	21.22	115	4.00
Minn. . . .	3,200	99.84	110	3.43	580	18.10	1,130	35.26	855	26.68	470	14.66	55	1.72
Miss. . . .	1,620	100.00	142	8.77	378	23.33	472	29.14	364	22.47	202	12.47	62	3.83
Mo.	2,265	100.00	115	5.08	405	17.88	600	26.49	600	26.49	420	18.54	125	5.52
Mont. . . .	287	100.00	9	3.14	55	19.16	85	29.62	79	27.53	51	17.77	8	2.79
Nebr. . . .	868	100.00	18	2.07	144	16.59	248	28.57	208	23.96	176	20.28	74	8.53
Nev.	42	100.00	0	0	6	14.29	15	35.71	12	28.57	8	19.05	1	2.38
N.H.	581	100.00	27	4.65	154	26.51	214	36.83	107	18.42	59	10.15	20	3.44
N.J.	1,588	100.00	88	5.54	308	19.40	496	31.23	368	23.17	262	16.50	66	4.16
N. Mex. . .	403	100.00	18	4.47	76	18.86	108	26.80	94	23.33	101	25.06	6	1.49
N.Y.	6,845	99.93	250	3.65	865	12.63	1,835	26.79	1,885	27.52	1,690	24.67	320	4.67
N.C.	2,630	99.81	160	6.07	585	22.20	875	33.21	560	21.25	350	13.28	100	3.80
N. Dak. . .	490	99.59	14	2.85	73	14.84	145	29.47	142	28.86	97	19.72	19	3.86
Ohio	4,080	99.76	190	4.65	695	16.99	1,185	28.97	1,060	25.92	805	19.68	145	3.55
Okla. . . .	2,570	100.00	125	4.86	395	15.37	745	28.99	685	26.65	490	19.07	130	5.06
Oreg. . . .	844	99.53	38	4.48	160	18.87	262	30.90	172	20.28	164	19.34	48	5.66
Pa.	5,820	100.00	360	6.19	975	16.75	1,820	31.27	1,380	23.71	1,000	17.18	285	4.90
P.R.	956	100.00	122	12.76	370	38.70	250	26.15	118	12.34	70	7.32	26	2.72
R.I.	504	99.60	17	3.36	93	18.38	174	34.39	134	26.48	72	14.23	14	2.77
S.C.	1,526	100.00	120	7.86	320	20.97	474	31.06	366	23.98	208	13.63	38	2.49
S. Dak. . .	552	98.82	24	4.34	126	22.78	205	37.07	121	21.88	62	11.21	14	2.53
Tenn. . . .	1,750	100.00	50	2.86	290	16.57	445	25.43	475	27.14	340	19.43	150	8.57
Tex.	4,580	100.00	275	6.00	855	18.67	1,225	26.75	1,090	23.80	915	19.98	220	4.80
Utah	202	100.00	13	6.44	52	25.74	60	29.70	29	14.36	31	15.35	17	8.42
Vt.	412	100.00	33	8.01	132	32.04	115	27.91	67	16.26	44	10.68	21	5.10
Va.	1,612	99.63	62	3.83	282	17.43	436	26.95	420	25.96	346	21.38	66	4.08
Wash. . . .	1,364	100.00	72	5.28	266	19.50	456	33.43	302	22.14	222	16.28	46	3.37
W. Va. . . .	1,252	100.00	70	5.59	254	20.29	386	30.83	302	24.12	212	16.93	28	2.24
Wis.	1,110	99.82	34	3.06	194	17.45	328	29.50	242	21.76	236	21.22	76	6.83
Wyo.	139	100.00	2	1.44	23	16.55	43	30.94	32	23.02	35	25.18	4	2.88

See note at end of table A-2.

Table A-16.--Borrowers by whether they have additional loans from other source and by State: aggregate United States, fall 1960

State	Borrowers					
	Total		Yes		No	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
TOTAL U.S.	86,345	99.95	66,828	77.36	19,517	22.59
Ala.	2,026	100.00	1,758	86.77	268	13.23
Alaska . . .	3	100.00	1	33.33	2	66.67
Ariz. . . .	363	100.00	268	73.83	95	26.17
Ark.	1,604	100.00	1,354	84.41	250	15.59
Calif. . . .	5,000	99.80	3,890	77.64	1,110	22.16
Colo. . . .	986	100.00	752	76.27	234	23.73
Conn. . . .	886	100.00	690	77.88	196	22.12
Del.	177	100.00	143	80.79	34	19.21
D.C.	653	99.85	514	78.59	139	21.25
Fla.	1,892	100.00	1,450	76.64	442	23.36
Ga.	1,420	100.00	1,162	81.83	258	18.17
Hawaii . . .	110	100.00	80	72.73	30	27.27
Idaho . . .	269	99.63	206	76.30	63	23.33
Ill.	3,480	100.00	2,700	77.59	780	22.41
Ind.	2,780	99.82	1,950	70.02	830	29.80
Iowa	1,718	99.88	1,196	69.53	522	30.35
Kans. . . .	1,536	99.87	1,038	67.49	498	32.38
Ky.	2,156	99.91	1,708	79.15	448	20.76
La.	1,960	100.00	1,650	84.18	310	15.82
Maine . . .	360	99.72	222	61.50	138	38.23
Md.	1,434	100.00	1,178	82.15	256	17.85
Mass. . . .	2,540	100.00	1,845	72.64	695	27.36
Mich. . . .	2,870	99.83	2,265	78.78	605	21.04
Minn. . . .	3,200	99.84	2,420	75.51	780	24.34
Miss. . . .	1,618	99.88	1,468	90.62	150	9.26
Mo.	2,265	100.00	1,725	76.16	540	23.84
Mont. . . .	287	100.00	227	79.09	60	20.91
Nebr. . . .	868	100.00	586	67.51	282	32.49
Nev.	42	100.00	26	61.90	16	38.10
N.H.	581	100.00	445	76.59	136	23.41
N.J.	1,588	100.00	1,256	79.09	332	20.91
N. Mex. . .	403	100.00	315	78.16	88	21.84
N.Y.	6,850	100.00	5,315	77.59	1,535	22.41
N.C.	2,635	100.00	1,870	70.97	765	29.03
N. Dak. . .	492	100.00	351	71.34	141	28.66
Ohio	4,090	100.00	3,175	77.63	915	22.37
Okla. . . .	2,570	100.00	2,005	78.02	565	21.98
Oreg. . . .	848	100.00	646	76.18	202	23.82
Pa.	5,820	100.00	4,470	76.80	1,350	23.20
P.R.	956	100.00	786	82.22	170	17.78
R.I.	506	100.00	412	81.42	94	18.58
S.C.	1,524	99.87	1,228	80.47	296	19.40
S. Dak. . .	552	99.82	382	69.08	170	30.74
Tenn. . . .	1,750	100.00	1,390	79.43	360	20.57
Tex.	4,580	100.00	3,795	82.86	785	17.14
Utah	202	100.00	151	74.75	51	25.25
Vt.	412	100.00	264	64.08	148	35.92
Va.	1,616	99.88	1,182	73.05	434	26.82
Wash. . . .	1,364	100.00	1,020	74.78	344	25.22
W. Va. . . .	1,252	100.00	992	79.23	260	20.77
Wis.	1,112	100.00	804	72.30	308	27.70
Wyo.	139	100.00	102	73.38	37	26.62

See note at end of table A-2.

Table A-17.--Number of borrowers, total amount loaned, and average loan per borrower, by State: aggregate United States, fall 1960

State	Number of borrowers		Amount of loans	Average size of loan
	Number	Percent		
1	2	3	4	5
TOTAL U.S.	86,386	100.00	42,656,386	494
Ala.	2,026	100.00	903,822	446
Alaska . . .	3	100.00	1,800	600
Ariz. . . .	363	100.00	243,981	672
Ark.	1,604	100.00	608,020	379
Calif. . . .	5,010	100.00	2,863,600	572
Colo. . . .	986	100.00	542,892	551
Conn. . . .	886	100.00	407,372	460
Del.	177	100.00	54,575	308
D.C.	654	100.00	442,252	676
Fla.	1,892	100.00	978,696	517
Ga.	1,420	100.00	627,126	442
Hawaii . . .	110	100.00	37,818	344
Idaho . . .	270	100.00	139,307	516
Ill.	3,480	100.00	1,735,225	499
Ind.	2,785	100.00	1,353,125	486
Iowa	1,720	100.00	949,730	552
Kans. . . .	1,538	100.00	857,040	557
Ky.	2,158	100.00	893,802	414
La.	1,960	100.00	940,190	480
Maine . . .	361	100.00	135,008	374
Md.	1,434	100.00	724,166	505
Mass. . . .	2,540	100.00	1,315,805	518
Mich. . . .	2,875	100.00	1,711,075	595
Minn. . . .	3,205	100.00	1,374,295	429
Miss. . . .	1,620	100.00	595,730	368
Mo.	2,265	100.00	985,930	435
Mont. . . .	287	100.00	160,461	559
Nebr. . . .	868	100.00	382,650	441
Nev.	42	100.00	16,910	403
N.H.	581	100.00	224,455	386
N.J.	1,588	100.00	757,360	477
N. Mex. . .	403	100.00	202,095	501
N.Y.	6,850	100.00	3,857,880	563
N.C.	2,635	100.00	1,109,220	421
N. Dak. . .	492	100.00	281,005	571
Ohio	4,090	100.00	2,135,700	522
Okla. . . .	2,570	100.00	1,228,585	478
Oreg. . . .	848	100.00	498,978	588
Pa.	5,820	100.00	2,736,605	470
P.R.	956	100.00	284,390	297
R.I.	506	100.00	295,392	584
S.C.	1,526	100.00	627,456	411
S. Dak. . .	553	100.00	226,980	410
Tenn. . . .	1,750	100.00	822,740	470
Tex.	4,580	100.00	2,338,725	511
Utah	202	100.00	98,960	490
Vt.	412	100.00	136,637	332
Va.	1,618	100.00	709,112	438
Wash. . . .	1,364	100.00	744,862	546
W. Va. . . .	1,252	100.00	607,840	485
Wis.	1,112	100.00	657,220	591
Wyo.	139	100.00	91,786	660

See note at end of table A-2.

Table A-18.--Borrowers by number of National Student Defense Loans received and by State: aggregate United States, fall 1960

State	National Defense Student Loans received													
	Total		1		2		3		4		5		6 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TOTAL U.S.	86,298	99.90	63,185	73.14	17,780	20.58	3,968	4.59	1,021	1.18	231	.27	113	.13
Ala.	2,026	100.00	1,448	71.47	408	20.14	74	3.65	64	3.16	22	1.09	10	.49
Alaska . . .	3	100.00	2	66.67	1	33.33	0	0	0	0	0	0	0	0
Ariz. . . .	361	99.45	218	60.06	131	36.09	11	3.03	0	0	0	0	1	.28
Ark.	1,602	99.88	1,126	70.20	324	20.20	116	7.23	34	2.12	2	.12	0	0
Calif. . . .	5,005	99.90	3,825	76.35	1,005	20.06	140	2.79	25	.50	10	.20	0	0
Colo. . . .	986	100.00	762	77.28	178	18.05	32	3.25	12	1.22	2	.20	0	0
Conn. . . .	886	100.00	634	71.56	198	22.35	36	4.06	18	2.03	0	0	0	0
Del.	177	100.00	130	73.45	39	22.03	5	2.82	2	1.13	1	.56	0	0
D.C.	654	100.00	443	67.74	181	27.68	24	3.67	5	.76	1	.15	0	0
Fla.	1,888	99.79	1,466	77.48	322	17.02	76	4.02	20	1.06	4	.21	0	0
Ga.	1,420	100.00	1,018	71.69	326	22.96	66	4.65	8	.56	0	0	2	.14
Hawaii . . .	110	100.00	83	75.45	16	14.55	10	9.09	1	.91	0	0	0	0
Idaho . . .	270	100.00	200	74.07	58	21.48	11	4.07	1	.37	0	0	0	0
Ill.	3,480	100.00	2,440	70.11	730	20.98	250	7.18	40	1.15	15	.43	5	.14
Ind.	2,780	99.82	1,905	68.40	655	23.52	145	5.21	50	1.80	10	.36	15	.54
Iowa	1,716	99.77	1,242	72.21	338	19.65	108	6.28	18	1.05	2	.12	8	.47
Kans. . . .	1,530	99.48	1,162	75.55	274	17.82	76	4.94	16	1.04	0	0	2	.13
Ky.	2,152	99.72	1,532	70.99	408	18.91	150	6.95	42	1.95	16	.74	4	.19
La.	1,960	100.00	1,385	70.66	320	16.33	170	8.67	50	2.55	20	1.02	15	.77
Maine . . .	360	99.72	272	75.35	69	19.11	16	4.43	2	.55	0	0	1	.28
Md.	1,434	100.00	1,056	73.64	310	21.62	58	4.04	8	.56	0	0	2	.14
Mass. . . .	2,535	99.80	1,905	75.00	565	22.24	60	2.36	5	.20	0	0	0	0
Mich. . . .	2,875	100.00	2,100	73.04	630	21.91	110	3.83	35	1.22	0	0	0	0
Minn. . . .	3,205	100.00	2,365	73.79	710	22.15	80	2.50	35	1.09	10	.31	5	.16
Miss. . . .	1,620	100.00	1,094	67.53	394	24.32	108	6.67	18	1.11	4	.25	2	.12
Mo.	2,265	100.00	1,565	69.09	430	18.98	220	9.71	50	2.21	0	0	0	0
Mont. . . .	286	99.65	212	73.87	62	21.60	12	4.18	0	0	0	0	0	0
Nebr. . . .	868	100.00	648	74.65	154	17.74	54	6.22	8	.92	4	.46	0	0
Nev.	42	100.00	35	83.33	7	16.67	0	0	0	0	0	0	0	0
N.H.	581	100.00	403	69.36	151	25.99	24	4.13	1	.17	1	.17	1	.17
N.J.	1,588	100.00	1,202	75.69	338	21.28	38	2.39	8	.50	0	0	2	.13
N. Mex. . .	403	100.00	299	74.19	87	21.59	12	2.98	4	.99	0	0	1	.25
N.Y.	6,850	100.00	5,185	75.69	1,375	20.07	230	3.36	45	.66	5	.07	10	.15
N.C.	2,630	99.81	1,950	74.00	585	22.20	70	2.66	25	.95	0	0	0	0
N. Dak. . .	491	99.80	371	75.41	106	21.54	13	2.64	1	.20	0	0	0	0
Ohio	4,090	100.00	2,835	69.32	1,035	25.31	150	3.67	55	1.34	15	.37	0	0
Okla. . . .	2,570	100.00	1,790	69.65	510	19.84	170	6.61	65	2.53	30	1.17	5	.19
Oreg. . . .	848	100.00	612	72.17	204	24.06	26	3.07	6	.71	0	0	0	0
Pa.	5,820	100.00	4,230	72.68	1,260	21.65	250	4.30	65	1.12	15	.26	0	0
P.R.	956	100.00	614	64.23	216	22.59	102	10.67	20	2.09	2	.21	2	.21
R.I.	499	98.62	377	74.51	93	18.38	28	5.53	0	0	0	0	1	.20
S.C.	1,526	100.00	1,140	74.71	324	21.23	46	3.01	16	1.05	0	0	0	0
S. Dak. . .	553	100.00	427	77.22	107	19.35	12	2.17	3	.54	3	.54	1	.18
Tenn. . . .	1,750	100.00	1,255	71.71	345	19.71	130	7.43	20	1.14	0	0	0	0
Tex.	4,560	99.56	3,540	77.29	665	14.52	245	5.35	70	1.53	30	.66	10	.22
Utah	202	100.00	154	76.24	40	19.80	7	3.47	0	0	1	.50	0	0
Vt.	412	100.00	295	71.60	103	25.00	9	2.18	5	1.21	0	0	0	0
Va.	1,612	99.63	1,252	77.38	286	17.68	56	3.46	12	.74	2	.12	4	.25
Wash. . . .	1,362	99.85	1,052	77.13	240	17.60	56	4.11	10	.73	2	.15	2	.15
W. Va. . . .	1,252	100.00	958	76.52	246	19.65	34	2.72	12	.96	2	.16	0	0
Wis.	1,108	99.64	868	78.06	194	17.45	34	3.06	10	.90	0	0	2	.18
Wyo.	139	100.00	103	74.10	27	19.42	8	5.76	1	.72	0	0	0	0

See note at end of table A-2.

Table A-19.--Borrowers by need for additional loans and by State: aggregate United States, fall 1960

State	Need for additional loans											
	Total		Freshman		Sophomore		Junior		Senior		Graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	65,082	75.34	23,903	27.67	16,560	19.17	14,272	16.52	6,950	8.05	3,397	3.93
Ala.	1,604	79.17	680	33.56	378	18.66	320	15.79	200	9.87	26	1.28
Alaska . . .	1	33.33	0	0	0	0	1	33.33	0	0	0	0
Ariz. . . .	218	60.06	52	14.33	52	14.33	64	17.63	35	9.64	15	4.13
Ark.	1,286	80.17	488	30.42	324	20.20	290	18.08	168	10.47	16	1.00
Calif. . . .	3,350	66.87	765	15.27	655	13.07	845	16.87	510	10.18	575	11.48
Colo. . . .	714	72.41	282	28.60	162	16.43	152	15.42	88	8.92	30	3.04
Conn. . . .	638	72.01	238	26.86	150	16.93	170	19.19	62	7.00	18	2.03
Del.	138	77.97	52	29.38	46	25.99	32	18.08	8	4.52	0	0
D.C.	513	78.44	164	25.08	130	19.88	89	13.61	40	6.12	90	13.76
Fla.	1,440	76.11	472	24.95	368	19.45	334	17.65	178	9.41	88	4.65
Ga.	1,090	76.76	362	25.49	312	21.97	256	18.03	106	7.46	54	3.80
Hawaii . . .	85	77.27	19	17.27	14	12.73	18	16.36	15	13.64	19	17.27
Idaho . . .	167	61.85	51	18.89	45	16.67	53	19.63	17	6.30	1	.37
Ill.	2,520	72.41	860	24.71	580	16.67	660	18.97	275	7.90	145	4.17
Ind.	2,065	74.15	710	25.49	570	20.47	440	15.80	190	6.82	155	5.57
Iowa	1,348	78.37	436	25.35	402	23.37	288	16.74	130	7.56	92	5.35
Kans. . . .	1,026	66.71	318	20.68	204	13.26	272	17.69	158	10.27	74	4.81
Ky.	1,828	84.71	688	31.88	478	22.15	328	15.20	232	10.75	102	4.73
La.	1,470	75.00	585	29.85	310	15.82	235	11.99	185	9.44	155	7.91
Maine . . .	261	72.30	61	16.90	77	21.33	83	22.99	37	10.25	3	.83
Md.	1,068	74.48	428	29.85	298	20.78	232	16.18	46	3.21	64	4.46
Mass. . . .	1,780	70.08	620	24.41	435	17.13	475	18.70	205	8.07	45	1.77
Mich. . . .	2,150	74.78	905	31.48	465	16.17	485	16.87	215	7.48	80	2.78
Minn. . . .	2,580	80.50	1,075	33.54	865	26.99	440	13.73	140	4.37	60	1.87
Miss. . . .	1,304	80.49	444	27.41	294	18.15	378	23.33	170	10.49	18	1.11
Mo.	1,780	78.59	595	26.27	385	17.00	375	16.56	235	10.38	190	8.39
Mont. . . .	199	69.34	72	25.09	55	19.16	47	16.38	17	5.92	8	2.79
Nebr. . . .	664	76.50	236	27.19	162	18.66	144	16.59	80	9.22	42	4.84
Nev.	36	85.71	2	4.76	7	16.67	11	26.19	14	33.33	2	4.76
N.H.	415	71.43	157	27.02	127	21.86	87	14.97	34	5.85	10	1.72
N.J.	1,242	78.21	540	34.01	296	18.64	274	17.25	108	6.80	24	1.51
N. Mex. . .	300	74.44	100	24.81	69	17.12	81	20.10	39	9.68	11	2.73
N.Y.	5,220	76.20	2,250	32.85	1,285	18.76	1,045	15.26	465	6.79	175	2.55
N.C.	1,965	74.57	775	29.41	465	17.65	340	12.90	160	6.07	225	8.54
N. Dak. . .	333	67.68	140	28.46	88	17.89	68	13.82	27	5.49	10	2.03
Ohio	3,100	75.79	1,110	27.14	970	23.72	730	17.85	225	5.50	65	1.59
Okla. . . .	1,970	76.65	700	27.24	515	20.04	450	17.51	250	9.73	55	2.14
Oreg. . . .	564	66.51	158	18.63	152	17.92	150	17.69	56	6.60	48	5.66
Pa.	4,550	78.18	1,775	30.50	1,375	23.63	910	15.64	370	6.36	120	2.06
P.R.	610	63.81	158	16.53	148	15.48	118	12.34	164	17.15	22	2.30
R.I.	351	69.37	124	24.51	115	22.73	99	19.57	10	1.98	3	.59
S.C.	1,228	80.47	518	33.94	332	21.76	184	12.06	142	9.31	52	3.41
S. Dak. . .	405	73.24	150	27.12	123	22.24	103	18.63	21	3.80	8	1.45
Tenn. . . .	1,435	82.00	535	30.57	390	22.29	325	18.57	135	7.71	50	2.86
Tex.	3,635	79.37	1,335	29.15	840	18.34	820	17.90	545	11.90	95	2.07
Utah	113	55.94	22	10.89	20	9.90	33	16.34	14	6.93	24	11.88
Vt.	315	76.46	85	20.63	111	26.94	80	19.42	22	5.34	17	4.13
Va.	1,288	79.60	656	40.54	264	16.32	238	14.71	70	4.33	60	3.71
Wash. . . .	862	63.20	270	19.79	194	14.22	206	15.10	122	8.94	70	5.13
W. Va. . . .	950	75.88	418	33.39	244	19.49	178	14.22	106	8.47	4	.32
Wis.	838	75.36	254	22.84	194	17.45	212	19.06	102	9.17	76	6.83
Wyo.	70	50.36	13	9.35	20	14.39	24	17.27	7	5.04	6	4.32

See note at end of table A-2.

Table A-20.--Borrowers by portion of college expenses requiring aid outside family income and by State: aggregate United States, fall 1960

State	Portion of college expenses requiring aid outside family income											
	Total		1/8		1/4		1/2		3/4		All	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,304	99.91	3,051	3.53	9,790	11.33	22,772	26.36	24,785	28.69	25,906	29.99
Ala.	2,026	100.00	46	2.27	126	6.22	410	20.24	714	35.24	730	36.03
Alaska . . .	3	100.00	0	0	1	33.33	1	33.33	1	33.33	0	0
Ariz. . . .	361	99.45	7	1.93	29	7.99	81	22.31	105	28.93	139	38.29
Ark.	1,600	99.75	68	4.24	156	9.73	378	23.57	464	28.93	534	33.29
Calif. . . .	5,000	99.80	175	3.49	535	10.68	1,315	26.25	1,240	24.75	1,735	34.63
Colo. . . .	986	100.00	30	3.04	118	11.97	250	25.35	284	28.80	304	30.83
Conn. . . .	886	100.00	32	3.61	114	12.87	248	27.99	218	24.60	274	30.93
Del.	175	98.87	11	6.21	30	16.95	54	30.51	41	23.16	39	22.03
D.C.	654	100.00	20	3.06	54	8.26	213	32.57	165	25.23	202	30.89
Fla.	1,892	100.00	42	2.22	214	11.31	492	26.00	584	30.87	560	29.60
Ga.	1,420	100.00	30	2.11	142	10.00	368	25.92	440	30.99	440	30.99
Hawaii . . .	110	100.00	3	2.73	13	11.82	24	21.82	37	33.64	33	30.00
Idaho . . .	270	100.00	9	3.33	43	15.93	69	25.56	61	22.59	88	32.59
Ill.	3,480	100.00	140	4.02	465	13.36	870	25.00	925	26.58	1,080	31.03
Ind.	2,785	100.00	55	1.97	355	12.75	815	29.26	755	27.11	805	28.90
Iowa	1,718	99.88	54	3.14	200	11.63	472	27.44	500	29.07	492	28.60
Kans. . . .	1,536	99.87	46	2.99	216	14.04	360	23.41	416	27.05	498	32.38
Ky.	2,158	100.00	64	2.97	208	9.64	460	21.32	714	33.09	712	32.99
La.	1,960	100.00	60	3.06	125	6.38	395	20.15	535	27.30	845	43.11
Maine . . .	360	99.72	14	3.88	66	18.28	126	34.90	57	15.79	97	26.87
Md.	1,434	100.00	64	4.46	142	9.90	356	24.83	408	28.45	464	32.36
Mass. . . .	2,540	100.00	125	4.92	290	11.42	780	30.71	620	24.41	725	28.54
Mich. . . .	2,865	99.65	50	1.74	215	7.48	635	22.09	1,000	34.78	965	33.57
Minn. . . .	3,200	99.84	145	4.52	455	14.20	935	29.17	990	30.89	675	21.06
Miss. . . .	1,620	100.00	44	2.72	210	12.96	304	18.77	522	32.22	540	33.33
Mo.	2,265	100.00	85	3.75	195	8.61	535	23.62	605	26.71	845	37.31
Mont. . . .	287	100.00	11	3.83	33	11.50	61	21.25	86	29.97	96	33.45
Nebr. . . .	868	100.00	12	1.38	102	11.75	270	31.11	226	26.04	258	29.72
Nev.	42	100.00	2	4.76	3	7.14	9	21.43	13	30.95	15	35.71
N.H.	579	99.66	50	8.61	103	17.73	139	23.92	164	28.23	123	21.17
N.J.	1,588	100.00	48	3.02	196	12.34	422	26.57	412	25.94	510	32.12
N. Mex. . .	403	100.00	13	3.23	46	11.41	82	20.35	115	28.54	147	36.48
N.Y.	6,845	99.93	295	4.31	815	11.90	2,240	32.70	1,880	27.45	1,615	23.58
N.C.	2,635	100.00	80	3.04	275	10.44	830	31.50	705	26.76	745	28.27
N. Dak. . .	491	99.80	9	1.83	35	7.11	128	26.02	145	29.47	174	35.37
Ohio	4,090	100.00	140	3.42	555	13.57	1,190	29.10	1,210	29.58	995	24.33
Okla. . . .	2,570	100.00	100	3.89	185	7.20	600	23.35	740	28.79	945	36.77
Oreg. . . .	848	100.00	50	5.90	100	11.79	188	22.17	246	29.01	264	31.13
Pa.	5,820	100.00	285	4.90	810	13.92	1,650	28.35	1,615	27.75	1,460	25.09
P.R.	956	100.00	46	4.81	156	16.32	278	29.08	226	23.64	250	26.15
R.I.	505	99.80	31	6.13	72	14.23	152	30.04	117	23.12	133	26.28
S.C.	1,520	99.61	66	4.33	130	8.52	374	24.51	542	35.52	408	26.74
S. Dak. . .	553	100.00	15	2.71	89	16.09	164	29.66	163	29.48	122	22.06
Tenn. . . .	1,750	100.00	30	1.71	180	10.29	480	27.43	520	29.71	540	30.86
Tex.	4,570	99.78	150	3.28	470	10.26	980	21.40	1,500	32.75	1,470	32.10
Utah	202	100.00	16	7.92	29	14.36	56	27.72	45	22.28	56	27.72
Vt.	411	99.76	15	3.64	92	22.33	114	27.67	92	22.33	98	23.79
Va.	1,610	99.51	48	2.97	200	12.36	416	25.71	488	30.16	458	28.31
Wash. . . .	1,364	100.00	24	1.76	156	11.44	348	25.51	364	26.69	472	34.60
W. Va. . . .	1,252	100.00	54	4.31	106	8.47	330	26.36	398	31.79	364	29.07
Wis.	1,102	99.10	38	3.42	126	11.33	292	26.26	336	30.22	310	27.88
Wyo.	139	100.00	4	2.88	9	6.47	33	23.74	36	25.90	57	41.01

See note at end of table A-2.

Table A-21.--Borrowers by estimated time devoted to part-time jobs and by State: aggregate United States, fall 1960

State	Estimated time devoted to part-time jobs (hours per week)											
	Total		None		1-5		6-15		16-25		Over 25	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,265	99.86	35,783	41.42	8,536	9.88	25,299	29.29	12,692	14.69	3,955	4.58
Ala.	2,026	100.00	1,064	52.52	134	6.61	448	22.11	308	15.20	72	3.55
Alaska	3	100.00	1	33.33	0	0	0	0	2	66.67	0	0
Ariz.	362	99.72	124	34.16	32	8.82	109	30.03	78	21.49	19	5.23
Ark.	1,604	100.00	800	49.88	168	10.47	400	24.94	190	11.85	46	2.87
Calif.	5,005	99.00	1,510	30.14	590	11.78	1,570	31.34	985	19.66	350	6.99
Colo.	980	99.39	416	42.19	92	9.33	258	26.17	150	15.21	64	6.49
Conn.	886	100.00	318	35.89	104	11.74	292	32.96	116	13.09	56	6.32
Del.	175	98.87	100	56.50	17	9.60	48	27.12	7	3.95	3	1.69
D.C.	654	100.00	311	47.55	59	9.02	147	22.48	111	16.97	26	3.98
Fla.	1,888	99.79	808	42.71	162	8.56	598	31.61	238	12.58	82	4.33
Ga.	1,420	100.00	696	49.01	142	10.00	368	25.92	170	11.97	44	3.10
Hawaii	110	100.00	49	44.55	9	8.18	22	20.00	24	21.82	6	5.45
Idaho	269	99.63	91	33.70	34	12.59	75	27.78	51	18.89	18	6.67
Ill.	3,480	100.00	1,095	31.47	250	7.18	1,190	34.20	710	20.40	235	6.75
Ind.	2,780	99.82	935	33.57	270	9.69	965	34.65	490	17.59	120	4.31
Iowa	1,718	99.88	484	28.14	172	10.00	618	35.93	336	19.53	108	6.28
Kans.	1,538	100.00	496	32.25	130	8.45	550	35.76	274	17.82	88	5.72
Ky.	2,152	99.72	976	45.23	170	7.88	626	29.01	298	13.81	82	3.80
La.	1,960	100.00	1,020	52.04	145	7.40	515	26.28	190	9.69	90	4.59
Maine	360	99.72	172	47.65	40	11.08	111	30.75	29	8.03	8	2.22
Md.	1,434	100.00	724	50.49	108	7.53	374	26.08	180	12.55	48	3.35
Mass.	2,540	100.00	855	33.66	260	10.24	810	31.89	480	18.90	135	5.31
Mich.	2,875	100.00	1,175	40.87	295	10.26	915	31.83	400	13.91	90	3.13
Minn.	3,200	99.84	1,015	31.67	425	13.26	1,245	38.85	375	11.70	140	4.37
Miss.	1,620	100.00	970	59.88	120	7.41	336	20.74	138	8.52	56	3.46
Mo.	2,260	99.78	820	36.20	195	8.61	675	29.80	445	19.65	125	5.52
Mont.	283	98.61	104	36.24	34	11.85	76	26.48	53	18.47	16	5.57
Nebr.	868	100.00	266	30.65	88	10.14	262	30.18	198	22.81	54	6.22
Nev.	42	100.00	14	33.33	3	7.14	10	23.81	10	23.81	5	11.90
N.H.	581	100.00	218	37.52	51	8.78	231	39.76	62	10.67	19	3.27
N.J.	1,586	99.87	568	35.77	198	12.47	518	32.62	222	13.98	80	5.04
N. Mex.	403	100.00	140	34.74	32	7.94	124	30.77	73	18.11	34	8.44
N.Y.	6,845	99.93	3,090	45.11	745	10.88	1,990	29.05	750	10.95	270	3.94
N.C.	2,635	100.00	1,360	51.61	245	9.30	665	25.24	315	11.95	50	1.90
N. Dak.	490	99.59	212	43.09	53	10.77	144	29.27	66	13.41	15	3.05
Ohio	4,090	100.00	1,480	36.19	410	10.02	1,360	33.25	665	16.26	175	4.28
Okla.	2,570	100.00	1,030	40.08	210	8.17	620	24.12	535	20.82	175	6.81
Oreg.	848	100.00	300	35.38	98	11.56	264	31.13	130	15.33	56	6.60
Pa.	5,815	99.91	2,680	46.05	600	10.31	1,750	30.07	595	10.22	190	3.26
P.R.	952	99.58	750	78.45	126	13.18	54	5.65	20	2.09	2	.21
R.I.	506	100.00	174	34.39	30	5.93	192	37.94	88	17.39	22	4.35
S.C.	1,512	99.08	680	44.56	176	11.53	372	24.38	222	14.55	62	4.06
S. Dak.	553	100.00	130	23.51	64	11.57	247	44.67	83	15.01	29	5.24
Tenn.	1,750	100.00	795	45.43	235	13.43	470	26.86	165	9.43	85	4.86
Tex.	4,555	99.45	2,050	44.76	400	8.73	1,050	22.93	785	17.14	270	5.90
Utah	202	100.00	66	32.67	24	11.88	61	30.20	37	18.32	14	6.93
Vt.	411	99.76	162	39.32	45	10.92	150	36.41	47	11.41	7	1.70
Va.	1,610	99.51	934	57.73	144	8.90	334	20.64	158	9.77	40	2.47
Wash.	1,362	99.85	490	35.92	146	10.70	400	29.33	260	19.06	66	4.84
W. Va.	1,252	100.00	628	50.16	116	9.27	314	25.08	146	11.66	48	3.83
Wis.	1,106	99.46	374	33.63	124	11.15	346	31.12	208	18.71	54	4.86
Wyo.	139	100.00	63	45.32	16	11.51	30	21.58	24	17.27	6	4.32

See note at end of table A-2.

Table A-22.--Borrowers by extent to which part-time jobs interfere with study and by State: aggregate United States, fall 1960

State	Extent to which part-time jobs interfere with study									
	Total		None		Some		Considerable		No job	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	86,280	99.88	37,290	43.17	27,089	31.36	2,951	3.42	18,950	21.94
Ala.	2,026	100.00	912	45.01	444	21.92	62	3.06	608	30.01
Alaska . . .	3	100.00	2	66.67	1	33.33	0	0	0	0
Ariz. . . .	361	99.45	133	36.64	144	39.67	15	4.13	69	19.01
Ark.	1,604	100.00	686	42.77	378	23.57	30	1.87	510	31.80
Calif. . . .	5,005	99.90	2,035	40.62	1,930	38.52	305	6.09	735	14.67
Colo. . . .	984	99.80	436	44.22	312	31.64	40	4.06	196	19.88
Conn. . . .	886	100.00	408	46.05	290	32.73	44	4.97	144	16.25
Del.	176	99.44	69	38.98	39	22.03	6	3.39	62	35.03
D.C.	653	99.85	271	41.44	164	25.08	26	3.98	192	29.36
Fla.	1,892	100.00	832	43.97	598	31.61	64	3.38	398	21.04
Ga.	1,420	100.00	668	47.04	334	23.52	42	2.96	376	26.48
Hawaii . . .	110	100.00	41	37.27	39	35.45	7	6.36	23	20.91
Idaho . . .	267	98.89	105	38.89	109	40.37	7	2.59	46	17.04
Ill.	3,480	100.00	1,400	40.23	1,380	39.66	105	3.02	595	17.10
Ind.	2,780	99.82	1,060	38.06	1,115	40.04	155	5.57	450	16.16
Iowa	1,716	99.77	704	40.93	718	41.74	72	4.19	222	12.91
Kans. . . .	1,536	99.87	708	46.03	550	35.76	56	3.64	222	14.43
Ky.	2,152	99.72	996	46.15	588	27.25	62	2.87	506	23.45
La.	1,955	99.74	835	42.60	470	23.98	60	3.06	590	30.10
Maine . . .	361	100.00	178	49.31	96	26.59	12	3.32	75	20.78
Md.	1,434	100.00	588	41.00	384	26.78	36	2.51	426	29.71
Mass. . . .	2,540	100.00	1,025	40.35	960	37.80	100	3.94	455	17.91
Mich. . . .	2,870	99.83	1,260	43.83	890	30.96	75	2.61	645	22.43
Minn. . . .	3,200	99.84	1,210	37.75	1,440	44.93	75	2.34	475	14.82
Miss. . . .	1,620	100.00	702	43.33	258	15.93	50	3.09	610	37.65
Mo.	2,265	100.00	965	42.60	855	37.75	70	3.09	375	16.56
Mont. . . .	286	99.65	116	40.42	110	38.33	10	3.48	50	17.42
Nebr. . . .	864	99.54	350	40.32	336	38.71	34	3.92	144	16.59
Nev.	42	100.00	13	30.95	20	47.62	2	4.76	7	16.67
N.H.	580	99.83	253	43.55	209	35.97	25	4.30	93	16.01
N.J.	1,588	100.00	708	44.58	512	32.24	58	3.65	310	19.52
N. Mex. . .	402	99.75	173	42.93	151	37.47	16	3.97	62	15.38
N.Y.	6,850	100.00	3,220	47.01	1,785	26.06	215	3.14	1,630	23.80
N.C.	2,630	99.81	1,050	39.85	755	28.65	90	3.42	735	27.89
N. Dak. . .	490	99.59	189	38.41	170	34.55	14	2.85	117	23.78
Ohio	4,090	100.00	1,785	43.64	1,410	34.47	80	1.96	815	19.93
Okla. . . .	2,565	99.81	1,115	43.39	820	31.91	85	3.31	545	21.21
Oreg. . . .	848	100.00	350	41.27	308	36.32	30	3.54	160	18.87
Pa.	5,820	100.00	2,645	45.45	1,560	26.80	180	3.09	1,435	24.66
P.R.	956	100.00	400	41.84	122	12.76	48	5.02	386	40.38
R.I.	503	99.41	211	41.70	191	37.75	10	1.98	91	17.98
S.C.	1,514	99.21	680	44.56	430	28.18	60	3.93	344	22.54
S. Dak. . .	553	100.00	219	39.60	258	46.65	19	3.44	57	10.31
Tenn. . . .	1,750	100.00	805	46.00	455	26.00	40	2.29	450	25.71
Tex.	4,560	99.56	2,275	49.67	1,130	24.67	140	3.06	1,015	22.16
Utah	202	100.00	83	41.09	85	42.08	7	3.47	27	13.37
Vt.	412	100.00	179	43.45	129	31.31	14	3.40	90	21.84
Va.	1,616	99.88	642	39.68	350	21.63	50	3.09	574	35.48
Wash. . . .	1,362	99.85	542	39.74	504	36.95	70	5.13	246	18.04
W. Va. . . .	1,252	100.00	570	45.53	308	24.60	42	3.35	332	26.52
Wis.	1,110	99.82	410	36.87	462	41.55	36	3.24	202	18.17
Wyo.	139	100.00	78	56.12	33	23.74	0	0	28	20.14

See note at end of table A-2.

Table A-23.--Borrowers by whether loan reduced time on part-time jobs and by State: aggregate United States, fall 1960

State	Whether loan reduced time on part-time jobs					
	Total		Reduced		Not reduced	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
TOTAL U.S.	85,834	99.36	47,201	54.64	38,633	44.72
Ala.	2,016	99.51	1,104	54.49	912	45.01
Alaska . . .	3	100.00	2	66.67	1	33.33
Ariz. . . .	357	98.35	241	66.39	116	31.96
Ark.	1,604	100.00	904	56.36	700	43.64
Calif. . . .	4,975	99.30	3,195	63.77	1,780	35.53
Colo. . . .	980	99.39	618	62.68	362	36.71
Conn. . . .	884	99.77	486	54.85	398	44.92
Del.	175	98.87	78	44.07	97	54.80
D.C.	649	99.24	363	55.50	286	43.73
Fla.	1,880	99.37	970	51.27	910	48.10
Ga.	1,416	99.72	616	43.38	800	56.34
Hawaii . . .	109	99.09	70	63.64	39	35.45
Idaho . . .	265	98.15	161	59.63	104	38.52
Ill.	3,455	99.28	1,955	56.18	1,500	43.10
Ind.	2,755	98.92	1,565	56.19	1,190	42.73
Iowa	1,696	98.60	960	55.81	736	42.79
Kans. . . .	1,530	99.48	980	63.72	550	35.76
Ky.	2,142	99.26	1,184	54.87	958	44.39
La.	1,955	99.74	1,045	53.32	910	46.43
Maine . . .	358	99.17	165	45.71	193	53.46
Md.	1,424	99.30	804	56.07	620	43.24
Mass. . . .	2,520	99.21	1,365	53.74	1,155	45.47
Mich. . . .	2,865	99.65	1,810	62.96	1,055	36.70
Minn. . . .	3,200	99.84	1,920	59.91	1,280	39.94
Miss. . . .	1,616	99.75	828	51.11	788	48.64
Mo.	2,250	99.34	1,405	62.03	845	37.31
Mont. . . .	287	100.00	177	61.67	110	38.33
Nebr. . . .	868	100.00	580	66.82	288	33.18
Nev.	42	100.00	31	73.81	11	26.19
N.H.	576	99.14	297	51.12	279	48.02
N.J.	1,580	99.50	922	58.06	658	41.44
N. Mex. . .	400	99.26	242	60.05	158	39.21
N.Y.	6,805	99.34	3,670	53.58	3,135	45.77
N.C.	2,600	98.67	1,265	48.01	1,335	50.66
N. Dak. . .	488	99.19	313	63.62	175	35.57
Ohio	4,080	99.76	1,915	46.82	2,165	52.93
Okla. . . .	2,565	99.81	1,605	62.45	960	37.35
Oreg. . . .	846	99.76	508	59.91	338	39.86
Pa.	5,805	99.74	2,820	48.45	2,985	51.29
P.R.	956	100.00	152	15.90	804	84.10
R.I.	498	98.42	271	53.56	227	44.86
S.C.	1,490	97.64	654	42.86	836	54.78
S. Dak. . .	551	99.64	304	54.97	247	44.67
Tenn. . . .	1,750	100.00	955	54.57	795	45.43
Tex.	4,535	99.02	2,455	53.60	2,080	45.41
Utah	201	99.50	149	73.76	52	25.74
Vt.	409	99.27	167	40.53	242	58.74
Va.	1,574	97.28	744	45.98	830	51.30
Wash. . . .	1,362	99.85	826	60.56	536	39.30
W. Va. . . .	1,248	99.68	608	48.56	640	51.12
Wis.	1,100	98.92	682	61.33	418	37.59
Wyo.	139	100.00	95	68.35	44	31.65

See note at end of table A-2.

Table A-24.--Borrowers by whether loan permits full-time study, by year in college, and by State: aggregate United States, fall 1960

State	Whether loan permits full-time study, by year in college											
	Total		Freshman		Sophomore		Junior		Senior		Graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	13,553	15.69	5,702	6.60	2,542	2.94	2,121	2.46	2,217	2.57	971	1.12
Ala.	454	22.41	214	10.56	100	4.94	58	2.86	70	3.46	12	.59
Alaska . . .	0	0	0	0	0	0	0	0	0	0	0	0
Ariz. . . .	81	22.31	16	4.41	16	4.41	21	5.79	18	4.96	10	2.75
Ark.	364	22.69	166	10.35	74	4.61	70	4.36	52	3.24	2	.12
Calif. . . .	905	18.06	135	2.69	140	2.79	210	4.19	215	4.29	205	4.09
Colo. . . .	176	17.85	74	7.51	28	2.84	30	3.04	20	2.03	24	2.43
Conn. . . .	98	11.06	32	3.61	20	2.26	14	1.58	24	2.71	8	.90
Del.	22	12.43	9	5.08	6	3.39	3	1.69	4	2.26	0	0
D.C.	111	16.97	33	5.05	20	3.06	15	2.29	18	2.75	25	3.82
Fla.	318	16.81	120	6.34	46	2.43	72	3.81	56	2.96	24	1.27
Ga.	266	18.73	108	7.61	62	4.37	40	2.82	46	3.24	10	.70
Hawaii . . .	13	11.82	0	0	3	2.73	2	1.82	3	2.73	5	4.55
Idaho . . .	42	15.56	24	8.89	6	2.22	5	1.85	7	2.59	0	0
Ill.	410	11.78	140	4.02	70	2.01	80	2.30	95	2.73	25	.72
Ind.	370	13.29	175	6.28	60	2.15	60	2.15	45	1.62	30	1.08
Iowa	228	13.26	86	5.00	50	2.91	50	2.91	26	1.51	16	.93
Kans. . . .	294	19.12	90	5.85	34	2.21	62	4.03	66	4.29	42	2.73
Ky.	382	17.70	202	9.36	84	3.89	50	2.32	34	1.58	12	.56
La.	280	14.29	120	6.12	60	3.06	25	1.28	50	2.55	25	1.28
Maine . . .	41	11.36	10	2.77	17	4.71	9	2.49	5	1.39	0	0
Md.	198	13.81	112	7.81	30	2.09	16	1.12	18	1.26	22	1.53
Mass. . . .	260	10.24	125	4.92	20	.79	55	2.17	45	1.77	15	.59
Mich. . . .	390	13.57	185	6.43	35	1.22	35	1.22	110	3.83	25	.87
Minn. . . .	585	18.25	360	11.23	130	4.06	55	1.72	35	1.09	5	.16
Miss. . . .	324	20.00	86	5.31	56	3.46	88	5.43	80	4.94	14	.86
Mo.	420	18.54	185	8.17	80	3.53	60	2.65	55	2.43	40	1.77
Mont. . . .	69	24.04	29	10.10	17	5.92	10	3.48	7	2.44	6	2.09
Nebr. . . .	138	15.90	64	7.37	24	2.76	14	1.61	32	3.69	4	.46
Nev.	7	16.67	0	0	3	7.14	2	4.76	2	4.76	0	0
N.H.	61	10.50	19	3.27	12	2.07	8	1.38	16	2.75	6	1.03
N.J.	190	11.96	94	5.92	34	2.14	30	1.89	22	1.39	10	.63
N. Mex. . .	94	23.33	43	10.67	17	4.22	12	2.98	18	4.47	4	.99
N.Y.	835	12.19	365	5.33	110	1.61	140	2.04	130	1.90	90	1.31
N.C.	465	17.65	230	8.73	105	3.98	40	1.52	40	1.52	50	1.90
N. Dak. . .	115	23.37	54	10.98	26	5.28	12	2.44	21	4.27	2	.41
Ohio	415	10.15	240	5.87	70	1.71	50	1.22	40	.98	15	.37
Okla. . . .	575	22.37	210	8.17	130	5.06	110	4.28	90	3.50	35	1.36
Oreg. . . .	128	15.09	50	5.90	28	3.30	14	1.65	24	2.83	12	1.42
Pa.	535	9.19	250	4.30	140	2.41	75	1.29	50	.86	20	.34
P.R.	118	12.34	18	1.88	24	2.51	10	1.05	56	5.86	10	1.05
R.I.	49	9.68	18	3.56	12	2.37	9	1.78	5	.99	5	.99
S.C.	292	19.13	144	9.44	40	2.62	32	2.10	68	4.46	8	.52
S. Dak. . .	101	18.26	49	8.86	25	4.52	17	3.07	10	1.81	0	0
Tenn. . . .	340	19.43	180	10.29	65	3.71	60	3.43	35	2.00	0	0
Tex.	1,150	25.11	455	9.93	260	5.68	170	3.71	215	4.69	50	1.09
Utah	54	26.73	14	6.93	9	4.46	7	3.47	17	8.42	7	3.47
Vt.	22	5.34	6	1.46	9	2.18	4	.97	3	.73	0	0
Va.	220	13.60	148	9.15	36	2.22	16	.99	18	1.11	2	.12
Wash. . . .	202	14.81	50	3.67	42	3.08	40	2.93	46	3.37	24	1.76
W. Va. . . .	208	16.61	112	8.95	32	2.56	32	2.56	30	2.40	2	.16
Wis.	118	10.61	48	4.32	20	1.80	18	1.62	22	1.98	10	.90
Wyo.	20	14.39	5	3.60	5	3.60	4	2.88	3	2.16	3	2.16

See note at end of table A-2.

Table A-25.--Borrowers by whether loan obviates part-time jobs and by State: aggregate United States, Fall 1960

State	Total		Obviates		Does not obviate	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
TOTAL U.S.	86,265	99.86	47,377	54.84	38,888	45.02
Ala.	2,024	99.90	1,176	58.05	848	41.86
Alaska	3	100.00	3	100.00	0	0
Ariz.	361	99.45	199	54.82	162	44.63
Ark.	1,604	100.00	932	58.10	672	41.90
Calif.	5,000	99.80	2,705	53.99	2,295	45.81
Colo.	980	99.39	594	60.24	386	39.15
Conn.	886	100.00	512	57.79	374	42.21
Del.	176	99.44	99	55.93	77	43.50
D.C.	653	99.85	390	59.63	263	40.21
Fla.	1,890	99.89	970	51.27	920	48.63
Ga.	1,414	99.58	792	55.77	622	43.80
Hawaii	110	100.00	65	59.09	45	40.91
Idaho	270	100.00	137	50.74	133	49.26
Ill.	3,480	100.00	1,800	51.72	1,680	48.28
Ind.	2,780	99.82	1,290	46.32	1,490	53.50
Iowa	1,716	99.77	856	49.77	860	50.00
Kans.	1,534	99.74	784	50.98	750	48.76
Ky.	2,158	100.00	1,204	55.79	954	44.21
La.	1,960	100.00	1,245	63.52	715	36.48
Maine	360	99.72	212	58.73	148	41.00
Md.	1,432	99.86	886	61.79	546	38.08
Mass.	2,535	99.80	1,390	54.72	1,145	45.08
Mich.	2,875	100.00	1,585	55.13	1,290	44.87
Minn.	3,205	100.00	1,515	47.27	1,690	52.73
Miss.	1,618	99.88	1,034	63.83	584	36.05
Mo.	2,265	100.00	1,155	50.99	1,110	49.01
Mont.	284	98.95	152	52.96	132	45.99
Nebr.	864	99.54	440	50.69	424	48.85
Nev.	42	100.00	23	54.76	19	45.24
N.H.	581	100.00	312	53.70	269	46.30
N.J.	1,586	99.87	868	54.66	718	45.21
N. Mex.	403	100.00	201	49.88	202	50.12
N.Y.	6,840	99.85	4,225	61.68	2,615	38.18
N.C.	2,635	100.00	1,495	56.74	1,140	43.26
N. Dak.	491	99.80	298	60.57	193	39.23
Ohio	4,085	99.88	2,065	50.49	2,020	49.39
Okla.	2,570	100.00	1,345	52.33	1,225	47.67
Oreg.	846	99.76	462	54.48	384	45.28
Pa.	5,820	100.00	3,345	57.47	2,475	42.53
P.R.	954	99.79	394	41.21	560	58.58
R.I.	506	100.00	287	56.72	219	43.28
S.C.	1,518	99.48	718	47.05	800	52.42
S. Dak.	553	100.00	248	44.85	305	55.15
Tenn.	1,750	100.00	980	56.00	770	44.00
Tex.	4,555	99.45	2,580	56.33	1,975	43.12
Utah	202	100.00	95	47.03	107	52.97
Vt.	412	100.00	195	47.33	217	52.67
Va.	1,616	99.88	994	61.43	622	38.44
Wash.	1,364	100.00	742	54.40	622	45.60
W. Va.	1,250	99.84	728	58.15	522	41.69
Wis.	1,110	99.82	566	50.90	544	48.92
Wyo.	139	100.00	89	64.03	50	35.97

See note at end of table A-2.

Table A-26.--Borrowers by effect of loan on starting or continuing study and by State: aggregate United States, fall 1960

State	Total		Borrowers to enter as				Borrowers to stay as			
			Freshman		Graduate		Undergraduate		Graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	79,063	91.52	21,674	25.09	1,756	2.03	50,142	58.04	5,491	6.36
Ala.	1,960	96.74	626	30.90	20	.99	1,234	60.91	80	3.95
Alaska . . .	3	100.00	0	0	0	0	3	100.00	0	0
Ariz. . . .	346	95.32	48	13.22	8	2.20	250	68.87	40	11.02
Ark.	1,512	94.26	480	29.93	28	1.75	940	58.60	64	3.99
Calif. . . .	4,415	88.12	655	13.07	295	5.89	2,835	56.59	630	12.57
Colo. . . .	928	94.12	248	25.15	18	1.83	604	61.26	58	5.88
Conn. . . .	782	88.26	184	20.77	14	1.58	554	62.53	30	3.39
Del.	138	77.97	54	30.51	2	1.13	78	44.07	4	2.26
D.C.	594	90.83	144	22.02	24	3.67	295	45.11	131	20.03
Fla.	1,790	94.61	474	25.05	52	2.75	1,140	60.25	124	6.55
Ga.	1,334	93.94	368	25.92	40	2.82	840	59.15	86	6.06
Hawaii . . .	99	90.00	13	11.82	4	3.64	56	50.91	26	23.64
Idaho . . .	257	95.19	51	18.89	3	1.11	201	74.44	2	.74
Ill.	3,185	91.52	775	22.27	60	1.72	2,075	59.63	275	7.90
Ind.	2,415	86.71	640	22.98	75	2.69	1,500	53.86	200	7.18
Iowa	1,578	91.74	376	21.86	20	1.16	1,020	59.30	162	9.42
Kans. . . .	1,398	90.90	272	17.69	42	2.73	914	59.43	170	11.05
Ky.	1,990	92.22	676	31.33	34	1.58	1,112	51.53	168	7.78
La.	1,820	92.86	575	29.34	65	3.32	1,015	51.79	165	8.42
Maine . . .	312	86.43	51	14.13	6	1.66	248	68.70	7	1.94
Md.	1,284	89.54	404	28.17	30	2.09	750	52.30	100	6.97
Mass. . . .	2,300	90.55	490	19.29	55	2.17	1,660	65.35	95	3.74
Mich. . . .	2,640	91.83	835	29.04	75	2.61	1,600	55.65	130	4.52
Minn. . . .	2,860	89.24	980	30.58	20	.62	1,775	55.38	85	2.65
Miss. . . .	1,528	94.32	382	23.58	18	1.11	1,076	66.42	52	3.21
Mo.	2,150	94.92	570	25.17	75	3.31	1,270	56.07	235	10.38
Mont. . . .	271	94.43	68	23.69	8	2.79	186	64.81	9	3.14
Nebr. . . .	790	91.01	222	25.58	20	2.30	454	52.30	94	10.83
Nev.	38	90.48	1	2.38	2	4.76	35	83.33	0	0
N.H.	462	79.52	119	20.48	13	2.24	310	53.36	20	3.44
N.J.	1,456	91.69	456	28.72	26	1.64	940	59.19	34	2.14
N. Mex. . .	382	94.79	103	25.56	9	2.23	249	61.79	21	5.21
N.Y.	6,100	89.05	1,830	26.72	120	1.75	3,865	56.42	285	4.16
N.C.	2,420	91.84	725	27.51	75	2.85	1,345	51.04	275	10.44
N. Dak. . .	465	94.51	134	27.24	6	1.22	291	59.15	34	6.91
Ohio	3,775	92.30	1,055	25.79	40	.98	2,550	62.35	130	3.18
Okla. . . .	2,445	95.14	675	26.26	20	.78	1,620	63.04	130	5.06
Oreg. . . .	776	91.51	144	16.98	24	2.83	522	61.56	86	10.14
Pa.	5,230	89.86	1,500	25.77	55	.95	3,445	59.19	230	3.95
P.R.	892	93.31	174	18.20	46	4.81	572	59.83	100	10.46
R.I.	410	81.03	83	16.40	8	1.58	296	58.50	23	4.55
S.C.	1,436	94.10	480	31.45	30	1.97	826	54.13	100	6.55
S. Dak. . .	509	92.04	139	25.14	8	1.45	343	62.03	19	3.44
Tenn. . . .	1,630	93.14	530	30.29	10	.57	930	53.14	160	9.14
Tex.	4,340	94.76	1,330	29.04	55	1.20	2,755	60.15	200	4.37
Utah . . .	187	92.57	26	12.87	9	4.46	118	58.42	34	16.83
Vt.	354	85.92	62	15.05	7	1.70	262	63.59	23	5.58
Va.	1,502	92.83	552	34.12	18	1.11	842	52.04	90	5.56
Wash. . . .	1,266	92.82	242	17.74	36	2.64	882	64.66	106	7.77
W. Va. . . .	1,212	96.81	408	32.59	12	.96	754	60.22	38	3.04
Wis.	970	87.23	232	20.86	10	.90	608	54.68	120	10.79
Wyo.	127	91.37	13	9.35	6	4.32	97	69.78	11	7.91

See note at end of table A-2.

Table A-27.--Borrowers by time when loan was promised and by State: aggregate United States, fall 1960

State	Total		Before high school graduation		After high school before entering college				After entering college								No promise	
					Next fall		After lapse of at least one term		While a drop-out		Previous term		Previous summer between academic years		Current term			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
TOTAL U.S.	86,348	99.96	4,676	5.41	16,186	18.74	1,335	1.55	2,513	2.91	9,281	10.74	24,806	28.72	7,098	8.22	20,453	23.68
Ala.	2,026	100.00	70	3.46	496	24.48	58	2.86	124	6.12	252	12.44	436	21.52	158	7.80	432	21.32
Alaska . . .	3	100.00	0	0	0	0	0	0	0	0	1	33.33	0	0	0	0	2	66.67
Ariz. . . .	363	100.00	0	0	34	9.37	1	.28	10	2.75	23	6.34	150	41.32	35	9.64	110	30.30
Ark.	1,604	100.00	26	1.62	302	18.83	48	2.99	90	5.61	242	15.09	396	24.69	102	6.36	398	24.81
Calif. . . .	5,010	100.00	115	2.30	395	7.88	45	.90	145	2.89	460	9.18	1,425	28.44	665	13.27	1,760	35.13
Colo. . . .	986	100.00	52	5.27	194	19.68	12	1.22	38	3.85	90	9.13	316	32.05	48	4.87	236	23.94
Conn. . . .	886	100.00	46	5.19	142	16.03	18	2.03	26	2.93	86	9.71	216	24.38	142	16.03	210	23.70
Del.	177	100.00	5	2.82	44	24.86	4	2.26	10	5.65	2	1.13	55	31.07	6	3.39	51	28.81
D.C.	654	100.00	18	2.75	129	19.72	2	.31	10	1.53	26	3.98	230	35.17	37	5.66	202	30.89
Fla.	1,892	100.00	108	5.71	354	18.71	46	2.43	98	5.18	314	16.60	522	27.59	116	6.13	334	17.65
Ga.	1,420	100.00	68	4.79	284	20.00	28	1.97	54	3.80	210	14.79	378	26.62	72	5.07	326	22.96
Hawaii . . .	110	100.00	1	.91	13	11.82	0	0	4	3.64	5	4.55	21	19.09	19	17.27	47	42.73
Idaho . . .	270	100.00	1	.37	31	11.48	3	1.11	5	1.85	41	15.19	56	20.74	35	12.96	98	36.30
Ill.	3,480	100.00	220	6.32	535	15.37	25	.72	75	2.16	515	14.80	900	25.86	425	12.21	785	22.56
Ind.	2,775	99.64	125	4.49	490	17.59	60	2.15	45	1.62	280	10.05	875	31.42	185	6.64	715	25.67
Iowa	1,720	100.00	80	4.65	298	17.33	10	.58	30	1.74	258	15.00	634	36.86	122	7.09	288	16.74
Kans. . . .	1,536	99.87	24	1.56	214	13.91	18	1.17	38	2.47	146	9.49	642	41.74	126	8.19	328	21.33
Ky.	2,156	99.91	94	4.36	498	23.08	30	1.39	64	2.97	260	12.05	636	29.47	98	4.54	476	22.06
La.	1,960	100.00	140	7.14	430	21.94	30	1.53	100	5.10	230	11.73	405	20.66	120	6.12	505	25.77
Maine . . .	361	100.00	37	10.25	21	5.82	6	1.66	9	2.49	31	8.59	164	45.43	40	11.08	53	14.68
Md.	1,430	99.72	138	9.62	238	16.60	14	.98	30	2.09	66	4.60	400	27.89	110	7.67	434	30.26
Mass. . . .	2,540	100.00	95	3.74	370	14.57	30	1.18	75	2.95	295	11.61	695	27.36	280	11.02	700	27.56
Mich. . . .	2,875	100.00	85	2.96	695	24.17	50	1.74	40	1.39	300	10.43	900	31.30	200	6.96	605	21.04
Minn. . . .	3,205	100.00	395	12.32	685	21.37	55	1.72	70	2.18	630	19.66	735	22.93	180	5.62	455	14.20
Miss. . . .	1,618	99.88	26	1.60	304	18.77	30	1.85	66	4.07	176	10.86	580	35.80	118	7.28	318	19.63
Mo.	2,265	100.00	70	3.09	410	18.10	50	2.21	85	3.75	225	9.93	680	30.02	250	11.04	495	21.85
Mont. . . .	285	99.30	1	.35	56	19.51	5	1.74	11	3.83	28	9.76	69	24.04	20	6.97	95	33.10
Nebr. . . .	868	100.00	12	1.38	172	19.82	10	1.15	16	1.84	68	7.83	260	29.95	32	3.69	298	34.33
Nev.	42	100.00	0	0	1	2.38	1	2.38	1	2.38	2	4.76	8	19.05	2	4.76	27	64.29
N.H.	577	99.31	85	14.63	83	14.29	8	1.38	18	3.10	51	8.78	197	33.91	38	6.54	97	16.70
N.J.	1,586	99.87	146	9.19	286	18.01	20	1.26	22	1.39	132	8.31	492	30.98	120	7.56	368	23.17
N. Mex. . .	403	100.00	11	2.73	67	16.63	9	2.23	15	3.72	17	4.22	122	30.27	30	7.44	132	32.75
N.Y.	6,850	100.00	610	8.91	1,465	21.39	50	.73	145	2.12	600	8.76	1,760	25.69	690	10.07	1,530	22.34
N.C.	2,635	100.00	185	7.02	580	22.01	65	2.47	60	2.28	210	7.97	640	24.29	220	8.35	675	25.62
N. Dak. . .	492	100.00	2	.41	107	21.75	11	2.24	14	2.85	[illegible]	3.25	150	30.49	35	7.11	157	31.91
Ohio	4,090	100.00	180	4.40	770	18.83	70	1.71	85	2.08	36	8.80	1,380	33.74	225	5.50	1,020	24.94
Okla. . . .	2,570	100.00	55	2.14	485	18.87	55	2.14	115	4.47	385	14.98	700	27.24	215	8.37	560	21.79
Oreg. . . .	848	100.00	8	.94	112	13.21	12	1.42	20	2.36	46	5.42	310	36.56	66	7.78	274	32.31
Pa.	5,820	100.00	695	11.94	955	16.41	65	1.12	105	1.80	505	8.68	1,830	31.44	370	6.36	1,295	22.25
P.R.	956	100.00	10	1.05	114	11.92	14	1.46	24	2.51	178	18.62	136	14.23	198	20.71	282	29.50
R.I.	506	100.00	82	16.21	64	12.65	4	.79	9	1.78	30	5.93	200	39.53	35	6.92	82	16.21
S.C.	1,526	100.00	62	4.06	440	28.83	54	3.54	44	2.88	166	10.88	450	29.49	126	8.26	184	12.06
S. Dak. . .	553	100.00	8	1.45	119	21.52	6	1.08	26	4.70	56	10.13	211	38.16	37	6.69	90	16.27
Tenn. . . .	1,750	100.00	85	4.86	455	26.00	35	2.00	60	3.43	125	7.14	485	27.71	120	6.86	385	22.00
Tex.	4,570	99.78	140	3.06	990	21.62	85	1.86	210	4.59	595	12.99	1,165	25.44	255	5.57	1,130	24.67
Utah	202	100.00	0	0	18	8.91	3	1.49	13	6.44	11	5.45	93	46.04	28	13.86	36	17.82
Vt.	412	100.00	20	4.85	41	9.95	7	1.70	14	3.40	38	9.22	132	32.04	53	12.86	107	25.97
Va.	1,618	100.00	72	4.45	512	31.64	12	.74	36	2.22	134	8.28	286	17.68	116	7.17	450	27.81
Wash. . . .	1,364	100.00	76	5.57	162	11.88	20	1.47	36	2.64	130	9.53	548	40.18	222	16.28	170	12.46
W. Va. . . .	1,252	100.00	22	1.76	340	27.16	26	2.08	48	3.83	100	7.99	332	26.52	80	6.39	304	24.28
Wis.	1,112	100.00	70	6.29	172	15.47	14	1.26	22	1.98	116	10.43	310	27.88	70	6.29	338	30.40
Wyo.	139	100.00	0	0	14	10.07	1	.72	3	2.16	18	12.95	93	66.91	6	4.32	4	2.88

See note at end of table A-2.

Table A-28.--Borrowers by annual income of parents and by State: aggregate United States, fall 1960

State	Annual income of parents															
	Total		$0-$4,000		$4,001-$6,000		$6,001-$8,000		$8,001-$10,000		$10,001-$12,000		$12,001 or more		No parents or guardians	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
TOTAL U.S.	86,216	99.80	35,380	40.96	26,258	30.40	13,021	15.07	5,405	6.26	2,107	2.44	952	1.10	3,093	3.58
Ala.	2,026	100.00	1,200	59.23	514	25.37	172	8.49	76	3.75	10	.49	6	.30	48	2.37
Alaska . . .	3	100.00	1	33.33	1	33.33	1	33.33	0	0	0	0	0	0	0	0
Ariz. . . .	361	99.45	124	34.16	142	39.12	52	14.33	14	3.86	4	1.10	2	.55	23	6.34
Ark.	1,604	100.00	1,082	67.46	316	19.70	110	6.86	26	1.62	16	1.00	2	.12	52	3.24
Calif. . . .	5,000	99.80	1,555	31.04	1,405	28.04	930	18.56	400	7.98	165	3.29	85	1.70	460	9.18
Colo. . . .	980	99.39	298	30.22	312	31.64	180	18.26	74	7.51	48	4.87	14	1.42	54	5.48
Conn. . . .	886	100.00	234	26.41	344	38.83	158	17.83	72	8.13	22	2.48	8	.90	48	5.42
Del.	177	100.00	63	35.59	48	27.12	32	18.08	20	11.30	8	4.52	3	1.69	3	1.69
D.C.	653	99.85	216	33.03	181	27.68	90	13.76	78	11.93	36	5.50	31	4.74	21	3.21
Fla.	1,890	99.89	922	48.73	572	30.23	206	10.89	68	3.59	14	.74	14	.74	94	4.97
Ga.	1,420	100.00	834	58.73	322	22.68	144	10.14	66	4.65	18	1.27	10	.70	26	1.83
Hawaii . . .	108	98.18	62	56.36	24	21.82	7	6.36	5	4.55	2	1.82	0	0	8	7.27
Idaho . . .	269	99.63	105	38.89	87	32.22	44	16.30	16	5.93	2	.74	1	.37	14	5.19
Ill.	3,475	99.86	1,180	33.91	1,065	30.60	625	17.96	250	7.18	120	3.45	70	2.01	165	4.74
Ind.	2,785	100.00	925	33.21	970	34.83	425	15.26	215	7.72	100	3.59	40	1.44	110	3.95
Iowa	1,712	99.53	664	38.60	640	37.21	262	15.23	56	3.26	28	1.63	14	.81	48	2.79
Kans. . . .	1,528	99.35	664	43.17	484	31.47	218	14.17	74	4.81	16	1.04	16	1.04	56	3.64
Ky.	2,152	99.72	1,166	54.03	616	28.54	192	8.90	68	3.15	36	1.67	8	.37	66	3.06
La.	1,960	100.00	1,120	57.14	430	21.94	220	11.22	105	5.36	25	1.28	5	.26	55	2.81
Maine . . .	361	100.00	141	39.06	134	37.12	49	13.57	11	3.05	7	1.94	1	.28	18	4.99
Md.	1,430	99.72	480	33.47	400	27.89	272	18.97	114	7.95	74	5.16	42	2.93	48	3.35
Mass. . . .	2,535	99.80	705	27.76	850	33.46	610	24.02	145	5.71	55	2.17	65	2.56	105	4.13
Mich. . . .	2,875	100.00	880	30.61	1,025	35.65	525	18.26	235	8.17	80	2.78	10	.35	120	4.17
Minn. . . .	3,200	99.84	1,270	39.63	1,135	35.41	465	14.51	220	6.86	55	1.72	10	.31	45	1.40
Miss. . . .	1,620	100.00	1,114	68.77	324	20.00	90	5.56	26	1.60	4	.25	6	.37	56	3.46
Mo.	2,265	100.00	1,000	44.15	715	31.57	315	13.91	95	4.19	55	2.43	10	.44	75	3.31
Mont. . . .	283	98.61	117	40.77	104	36.24	32	11.15	13	4.53	3	1.05	2	.70	12	4.18
Nebr. . . .	868	100.00	402	46.31	278	32.03	102	11.75	36	4.15	14	1.61	4	.46	32	3.69
Nev.	42	100.00	11	26.19	12	28.57	7	16.67	4	9.52	2	4.76	0	0	6	14.29
N.H.	580	99.83	166	28.57	175	30.12	104	17.90	71	12.22	27	4.65	26	4.48	11	1.89
N.J.	1,586	99.87	450	28.34	552	34.76	342	21.54	124	7.81	28	1.76	10	.63	80	5.04
N. Mex. . .	401	99.50	148	36.72	136	33.75	54	13.40	26	6.45	4	.99	4	.99	29	7.20
N.Y.	6,835	99.78	1,535	22.41	2,240	32.70	1,595	23.28	810	11.82	295	4.31	160	2.34	200	2.92
N.C.	2,635	100.00	1,520	57.69	625	23.72	220	8.35	110	4.17	60	2.28	35	1.33	65	2.47
N. Dak. . .	491	99.80	256	52.03	148	30.08	52	10.57	18	3.66	8	1.63	2	.41	7	1.42
Ohio	4,090	100.00	1,220	29.83	1,410	34.47	835	20.42	355	8.68	120	2.93	50	1.22	100	2.44
Okla. . . .	2,570	100.00	1,355	52.72	775	30.16	205	7.98	125	4.86	35	1.36	20	.78	55	2.14
Oreg. . . .	844	99.53	254	29.95	298	35.14	128	15.09	64	7.55	32	3.77	6	.71	62	7.31
Pa.	5,815	99.91	1,810	31.10	2,060	35.40	1,195	20.53	420	7.22	150	2.58	45	.77	135	2.32
P.R.	956	100.00	810	84.73	36	3.77	18	1.88	2	.21	0	0	0	0	90	9.41
R.I.	498	98.42	119	23.52	145	28.66	98	19.37	57	11.26	48	9.49	18	3.56	13	2.57
S.C.	1,510	98.95	896	58.72	384	25.16	136	8.91	36	2.36	26	1.70	2	.13	30	1.97
S. Dak. . .	551	99.64	303	54.79	153	27.67	61	11.03	15	2.71	8	1.45	0	0	11	1.99
Tenn. . . .	1,750	100.00	960	54.86	465	26.57	165	9.43	65	3.71	30	1.71	0	0	65	3.71
Tex.	4,555	99.45	2,410	52.62	1,330	29.04	405	[illegible]	200	4.37	80	1.75	25	.55	105	2.29
Utah	200	99.01	102	50.50	61	30.20	18	8.9[illegible]	4	1.98	6	2.97	3	1.49	6	2.97
Vt.	412	100.00	168	40.78	123	29.85	55	13.8[illegible]	27	6.55	12	2.91	12	2.91	15	3.64
Va.	1,610	99.51	812	50.19	428	26.45	204	12.61	86	5.32	34	2.10	20	1.24	26	1.61
Wash. . . .	1,362	99.85	456	33.43	482	35.34	240	17.60	86	6.30	34	2.49	8	.59	56	4.11
W. Va. . . .	1,250	99.84	662	52.88	352	28.12	150	11.98	44	3.51	20	1.60	4	.32	18	1.44
Wis.	1,108	99.64	374	33.63	388	34.89	186	16.73	72	6.47	30	2.70	18	1.62	40	3.60
Wyo.	139	100.00	59	42.45	42	30.22	20	14.39	6	4.32	1	.72	5	3.60	6	4.32

See note at end of table A-2.

Table A-29.--Borrowers by siblings under age 22 and by State: aggregate United States, fall 1960

State	Siblings under age 22															
	Total		0		1		2		3		4		5		6 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
TOTAL U.S.	86,347	99.95	23,234	26.90	24,332	28.17	17,115	19.81	9,667	11.19	5,186	6.00	2,979	3.45	3,834	4.44
Ala.	2,026	100.00	486	23.99	496	24.48	370	18.26	268	13.23	124	6.12	86	4.24	196	9.67
Alaska . . .	3	100.00	2	66.67	0	0	1	33.33	0	0	0	0	0	0	0	0
Ariz. . . .	363	100.00	133	36.64	93	25.62	63	17.36	37	10.19	19	5.23	9	2.48	9	2.48
Ark.	1,604	100.00	376	23.44	412	25.69	292	18.20	190	11.85	92	5.74	90	5.61	152	9.48
Calif. . . .	5,010	100.00	1,920	38.32	1,375	27.45	925	18.46	440	8.78	215	4.29	90	1.80	45	90
Colo. . . .	986	100.00	314	31.85	296	30.02	198	20.08	100	10.14	44	4.46	12	1.22	22	2.23
Conn. . . .	886	100.00	306	34.54	230	25.96	178	20.09	80	9.03	44	4.97	22	2.48	26	2.93
Del.	177	100.00	36	20.34	52	29.38	41	23.16	19	10.73	12	6.78	7	3.95	10	5.65
D.C.	654	100.00	210	32.11	163	24.92	121	18.50	56	8.56	46	7.03	27	4.13	31	4.74
Fla.	1,892	100.00	570	30.13	552	29.18	338	17.86	188	9.94	110	5.81	58	3.07	76	4.02
Ga.	1,420	100.00	346	24.37	412	29.01	288	20.28	140	9.86	110	7.75	56	3.94	68	4.79
Hawaii . . .	109	99.09	38	34.55	20	18.18	17	15.45	13	11.82	9	8.18	5	4.55	7	6.36
Idaho . . .	270	100.00	67	24.81	69	25.56	60	22.22	37	13.70	21	7.78	9	3.33	7	2.59
Ill.	3,480	100.00	960	27.59	1,060	30.46	710	20.40	365	10.49	160	4.60	110	3.16	115	3.30
Ind.	2,785	100.00	720	25.85	800	28.73	570	20.47	355	12.75	150	5.39	65	2.33	125	4.49
Iowa	1,720	100.00	412	23.95	462	26.86	404	23.49	196	11.40	128	7.44	74	4.30	44	2.56
Kans. . . .	1,532	99.61	428	27.83	432	28.09	326	21.20	152	9.88	68	4.42	54	3.51	72	4.68
Ky.	2,156	99.91	580	26.88	520	24.10	440	20.39	246	11.40	144	6.67	114	5.28	112	5.19
La.	1,960	100.00	475	24.23	475	24.23	385	19.64	185	9.44	125	6.38	135	6.89	180	9.18
Maine . . .	359	99.45	81	22.44	112	31.02	81	22.44	39	10.80	26	7.20	14	3.88	6	1.66
Md.	1,434	100.00	410	28.59	396	27.62	260	18.13	160	11.16	90	6.28	50	3.49	68	4.74
Mass. . . .	2,540	100.00	760	29.92	725	28.54	360	14.17	370	14.57	155	6.10	65	2.56	105	4.13
Mich. . . .	2,875	100.00	660	22.96	755	26.26	615	21.39	375	13.04	215	7.48	120	4.17	135	4.70
Minn. . . .	3,205	100.00	655	20.44	845	26.37	685	21.37	410	12.79	260	8.11	135	4.21	215	6.71
Miss. . . .	1,618	99.88	362	22.35	440	27.16	302	18.64	152	9.38	120	7.41	96	5.93	146	9.01
Mo.	2,265	100.00	660	29.14	615	27.15	490	21.63	235	10.38	100	4.42	75	3.31	90	3.97
Mont. . . .	287	100.00	84	29.27	70	24.39	64	22.30	24	8.36	16	5.57	14	4.88	15	5.23
Nebr. . . .	868	100.00	244	28.11	204	23.50	150	17.28	102	11.75	80	9.22	52	5.99	36	4.15
Nev.	42	100.00	14	33.33	12	28.57	10	23.81	4	9.52	1	2.38	0	0	1	2.38
N.H.	581	100.00	156	26.85	174	29.95	124	21.34	69	11.88	28	4.82	13	2.24	17	2.93
N.J.	1,588	100.00	460	28.97	510	32.12	348	21.91	128	8.06	76	4.79	34	2.14	32	2.02
N. Mex. . .	403	100.00	107	26.55	98	24.32	69	17.12	50	12.41	33	8.19	15	3.72	31	7.69
N.Y.	6,850	100.00	1,790	26.13	2,335	34.09	1,375	20.07	710	10.36	280	4.09	180	2.63	180	2.63
N.C.	2,630	99.81	650	24.67	795	30.17	490	18.60	270	10.25	185	7.02	105	3.98	135	5.12
N. Dak. . .	492	100.00	103	20.93	120	24.39	98	19.92	71	14.43	47	9.55	25	5.08	28	5.69
Ohio	4,090	100.00	905	22.13	1,245	30.44	920	22.49	550	13.45	200	4.89	120	2.93	150	3.67
Okla. . . .	2,570	100.00	720	28.02	660	25.68	540	21.01	335	13.04	165	6.42	55	2.14	95	3.70
Oreg. . . .	848	100.00	272	32.08	260	30.66	144	16.98	88	10.38	50	5.90	16	1.89	18	2.12
Pa.	5,820	100.00	1,565	26.89	1,920	32.99	1,145	19.67	585	10.05	325	5.58	150	2.58	130	2.23
P.R.	956	100.00	164	17.15	192	20.08	170	17.78	130	13.60	102	0.67	78	8.16	120	12.55
R.I.	502	99.21	135	26.68	159	31.42	102	20.16	51	10.08	30	5.93	11	2.17	14	2.77
S.C.	1,526	100.00	332	21.76	406	26.61	292	19.13	174	11.40	110	7.21	86	5.64	126	8.26
S. Dak. . .	552	99.82	132	23.87	124	22.42	105	18.99	78	14.10	55	9.95	25	4.52	33	5.97
Tenn. . . .	1,750	100.00	420	24.00	435	24.86	375	21.43	180	10.29	170	9.71	60	3.43	110	6.29
Tex.	4,575	99.89	1,390	30.35	1,165	25.44	865	18.89	525	11.46	255	5.57	155	3.38	220	4.80
Utah	201	99.50	63	31.19	46	22.77	34	16.83	28	13.86	12	5.94	8	3.96	10	4.95
Vt.	412	100.00	111	26.94	114	27.67	77	18.69	47	11.41	32	7.77	15	3.64	16	3.88
Va.	1,614	99.75	412	25.46	444	27.44	336	20.77	178	11.00	92	5.69	60	3.71	92	5.69
Wash. . . .	1,362	99.85	416	30.50	402	29.47	268	19.65	150	11.00	72	5.28	30	2.20	24	1.76
W. Va. . . .	1,252	100.00	282	22.52	332	26.52	270	21.57	190	15.18	74	5.91	48	3.83	56	4.47
Wis.	1,108	99.64	288	25.90	270	24.28	198	17.81	130	11.69	102	9.17	42	3.78	78	7.01
Wyo.	139	100.00	52	37.41	33	23.74	26	18.71	12	8.63	7	5.04	4	2.88	5	3.60

See note at end of table A-2.

Table A-30.--Borrowers by preferred occupation and by State: aggregate United States, fall 1960

State	Preferred occupation											
	Total		Teacher		Engineer		Physician		Dentist		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,364	99.97	51,213	59.28	9,440	10.93	3,547	4.11	1,307	1.51	20,857	24.14
Ala.	2,026	100.00	1,244	61.40	308	15.20	48	2.37	14	.69	412	20.34
Alaska . . .	3	100.00	1	33.33	1	33.33	0	0	0	0	1	33.33
Ariz. . . .	363	100.00	220	60.61	64	17.63	5	1.38	1	.28	73	20.11
Ark.	1,604	100.00	1,082	67.46	164	10.22	74	4.61	8	.50	276	17.21
Calif. . . .	5,005	99.90	3,140	62.67	340	6.79	85	1.70	90	1.80	1,350	26.95
Colo. . . .	986	100.00	688	69.78	102	10.34	12	1.22	0	0	184	18.66
Conn. . . .	886	100.00	636	71.78	70	7.90	14	1.58	2	.23	164	18.51
Del.	177	100.00	106	59.89	23	12.99	2	1.13	1	.56	45	25.42
D.C.	654	100.00	255	38.99	58	8.87	95	14.53	36	5.50	210	32.11
Fla.	1,890	99.89	1,108	58.56	214	11.31	124	6.55	14	.74	430	22.73
Ga.	1,420	100.00	776	54.65	128	9.01	82	5.77	68	4.79	366	25.77
Hawaii . . .	110	100.00	73	66.36	10	9.09	1	.91	0	0	26	23.64
Idaho . . .	269	99.63	160	59.26	36	13.33	6	2.22	1	.37	66	24.44
Ill.	3,480	100.00	2,245	64.51	260	7.47	130	3.74	25	.72	820	23.56
Ind.	2,785	100.00	1,580	56.73	410	14.72	165	5.92	5	.18	625	22.44
Iowa	1,718	99.88	1,036	60.23	100	5.81	100	5.81	28	1.63	454	26.40
Kans. . . .	1,538	100.00	900	58.52	182	11.83	96	6.24	2	.13	358	23.28
Ky.	2,156	99.91	1,274	59.04	274	12.70	154	7.14	76	3.52	378	17.52
La.	1,960	100.00	950	48.47	280	14.29	130	6.63	40	2.04	560	28.57
Maine . . .	361	100.00	181	50.14	73	20.22	7	1.94	2	.55	98	27.15
Md.	1,434	100.00	658	45.89	192	13.39	100	6.97	40	2.79	444	30.96
Mass. . . .	2,540	100.00	1,370	53.94	235	9.25	85	3.35	20	.79	830	32.68
Mich. . . .	2,875	100.00	1,975	68.70	280	9.74	90	3.13	25	.87	505	17.57
Minn. . . .	3,205	100.00	2,210	68.95	125	3.90	85	2.65	80	2.50	705	22.00
Miss. . . .	1,620	100.00	1,078	66.54	180	11.11	34	2.10	6	.37	322	19.88
Mo.	2,265	100.00	1,355	59.82	220	9.71	95	4.19	100	4.42	495	21.85
Mont. . . .	287	100.00	191	66.55	40	13.94	2	.70	1	35	53	18.47
Nebr. . . .	868	100.00	492	56.68	58	6.68	94	10.83	46	5.30	178	20.51
Nev.	42	100.00	27	64.29	10	23.81	1	2.38	0	0	4	9.52
N.H.	581	100.00	263	45.27	69	11.88	35	6.02	7	1.20	207	35.63
N.J.	1,588	100.00	940	59.19	180	11.34	56	3.53	22	1.39	390	24.56
N. Mex. . .	403	100.00	267	66.25	49	12.16	4	.99	0	0	83	20.60
N.Y.	6,850	100.00	3,650	53.28	925	13.50	270	3.94	65	.95	1,940	28.32
N.C.	2,635	100.00	1,520	57.69	325	12.33	70	2.66	80	3.04	640	24.29
N. Dak. . .	492	100.00	262	53.25	94	19.11	22	4.47	0	0	114	23.17
Ohio	4,090	100.00	2,420	59.17	545	13.33	135	3.30	45	1.10	945	23.11
Okla. . . .	2,570	100.00	1,700	66.15	295	11.48	70	2.72	0	0	505	19.65
Oreg. . . .	848	100.00	606	71.46	34	4.01	46	5.42	18	2.12	144	16.98
Pa.	5,820	100.00	2,875	49.40	720	12.37	325	5.58	60	1.03	1,840	31.62
P.R.	956	100.00	512	53.56	208	21.76	32	3.35	8	.84	196	20.50
R.I.	505	99.80	251	49.60	35	6.92	23	4.55	3	.59	193	38.14
S.C.	1,524	99.87	1,030	67.50	64	4.19	56	3.67	8	.52	366	23.98
S. Dak. . .	553	100.00	356	64.38	62	11.21	13	2.35	0	0	122	22.06
Tenn. . . .	1,750	100.00	1,015	58.00	240	13.71	140	8.00	100	5.71	255	14.57
Tex.	4,575	99.89	2,950	64.41	415	9.06	105	2.29	10	.22	1,095	23.91
Utah	202	100.00	119	58.91	32	15.84	16	7.92	0	0	35	17.33
Vt.	412	100.00	229	55.58	49	11.89	35	8.50	4	.97	95	23.06
Va.	1,618	100.00	884	54.64	238	14.71	64	3.96	30	1.85	402	24.85
Wash. . . .	1,364	100.00	898	65.84	120	8.80	22	1.61	28	2.05	296	21.70
W. Va. . . .	1,252	100.00	818	65.34	90	7.19	20	1.60	10	.80	314	25.08
Wis.	1,110	99.82	552	49.64	190	17.09	72	6.47	78	7.01	218	19.60
Wyo.	139	100.00	85	61.15	24	17.27	0	0	0	0	30	21.58

See note at end of table A-2.

E-1 Part A.--Number of borrowers who failed to answer either or both questions concerned in specified table, by region: aggregate United States, fall 1960

E-1 Part B.--Number of borrowers who answered "no" or "none" to a question concerned in specified table, by region: aggregate United States, fall 1960

Headnote: The number of borrowers shown in Parts A and B are excluded from the frequencies but are included in computing the percents show in tables E2 to E30

Number of table	Part A					Part B				
	Total	East	Central	South	West	Total	East	Central	South	West
1	2	3	4	5	6	7	8	9	10	11
2 . .	84	5	22	23	34					
3 . .	113									
4 . .	102	23	26	23	30					
5 . .	98									
6 . .	75									
7 . .	105									
8 . .	60	9	10	20	21					
9 . .	133	20	39	38	36					
10 . .	602	134	154	190	124					
11 . .	269	41	46	97	85					
12 . .	74	14	11	24	25	7,299	2,380	2,246	1,387	1,286
13 . .	369									
14 . .	356					31,308				
15 . .	106	19	41	28	18					
16 . .	105	10	39	27	29					
17 . .	71	9	28	17	17					
18 . .	54	13	10	6	25					
19 . .	62	5	18	17	22					
20 . .	167									
21 . .	138	14	45	34	45					
22 . .	178	27	42	53	56					
23 . .	208									
24 . .	144					7,293				
25 . .	276	44	54	94	84					
26 . .	80	17	19	21	23	7,297	2,380	2,244	1,387	1,286
27 . .	68					844				
28 . .	76									
29 . .	45					7,292				
30 . .	61					7,299				

Table E-2.--Borrowers by marital status, by year in college, and by region: aggregate United States, fall 1960

Year in college	Total		Single		Married	
	Number	Per-cent	Number	Per-cent	Number	Per-cent
1	2	3	4	5	6	7
			UNITED STATES			
TOTAL .	86,302	99.90	70,491	81.60	15,811	18.30
Freshman	26,175	30.30	25,218	29.19	957	1.11
Sophomore	18,160	21.02	16,104	18.64	2,056	2.38
Junior .	16,424	19.01	12,821	14.84	3,603	4.17
Senior .	19,654	22.75	13,562	15.70	6,092	7.05
Graduate	5,889	6.82	2,786	3.23	3,103	3.59
			EAST			
TOTAL .	21,804	99.98	19,193	88.00	2,611	11.97
Freshman	7,082	32.47	6,948	31.86	134	.61
Sophomore	4,843	22.21	4,532	20.78	311	1.43
Junior .	4,199	19.25	3,550	16.28	649	2.98
Senior .	4,568	20.95	3,516	16.12	1,052	4.82
Graduate	1,112	5.10	647	2.97	465	2.13
			CENTRAL			
TOTAL .	24,961	99.91	20,336	81.40	4,625	18.51
Freshman	7,403	29.63	7,156	28.64	247	.99
Sophomore	5,370	21.49	4,795	19.19	575	2.30
Junior .	4,742	18.98	3,744	14.99	998	3.99
Senior .	5,729	22.93	3,854	15.43	1,875	7.51
Graduate	1,717	6.87	787	3.15	930	3.72
			SOUTH			
TOTAL .	22,394	99.90	18,638	83.14	3,756	16.76
Freshman	7,415	33.08	7,114	31.73	301	1.34
Sophomore	4,767	21.27	4,249	18.95	518	2.31
Junior .	4,008	17.88	3,187	14.22	821	3.66
Senior .	4,889	21.81	3,491	15.57	1,398	6.24
Graduate	1,315	5.87	597	2.66	718	3.20
			WEST			
TOTAL .	17,143	99.80	12,324	71.75	4,819	28.05
Freshman	4,275	24.89	4,000	23.29	275	1.60
Sophomore	3,180	18.51	2,528	14.72	652	3.80
Junior .	3,475	20.23	2,340	13.62	1,135	6.61
Senior .	4,468	26.01	2,701	15.72	1,767	10.29
Graduate	1,745	10.16	755	4.40	990	5.76

Note.--To facilitate machine processing the percents appearing in tables E2 through E30 for the United States or for any region are based on the total borrowers for the specified area and are computed to two decimals. These circumstances tend to restrict the analysis of the data for various cross-classifications and may also give erroneous impressions of accuracy. To offset such consequences, appropriate cross-percents have been prepared and presented in the text.

Table E-3.--Borrowers by year in college and by sex: aggregate United States, fall 1960

Sex	Year in college											
	Total		Freshman		Sophomore		Junior		Senior		Graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,273	99.87	26,151	30.27	18,165	21.03	16,424	19.01	19,643	22.74	5,890	6.82
Men	52,804	61.13	13,400	15.51	10,278	11.90	10,387	12.02	13,622	15.77	5,117	5.92
Women . . .	33,469	38.74	12,751	14.76	7,887	9.13	6,037	6.99	6,021	6.97	773	.89

See note at bottom of table E-2.

Table E-4.--Borrowers by major subject, by sex, and by region: aggregate United States, fall 1960

Sex	Major subject															
	Total all subjects		Total subjects specified		Education		Science		Mathematics		Engineering		Modern foreign language		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
								UNITED STATES								
TOTAL	86,284	99.88	62,117	71.91	31,988	37.03	13,512	15.64	5,175	5.99	9,059	10.49	2,383	2.76	24,167	27.98
Men . .	52,820	61.14	36,108	41.80	12,387	14.34	10,249	11.86	3,552	4.11	8,984	10.40	936	1.08	16,712	19.35
Women .	33,464	38.74	26,009	30.11	19,601	22.69	3,263	3.78	1,623	1.88	75	.09	1,447	1.68	7,455	8.63
								EAST								
TOTAL	21,786	99.89	14,604	66.96	6,507	29.84	3,590	16.46	1,214	5.57	2,551	11.70	742	3.40	7,182	32.93
Men . .	14,626	67.06	9,359	42.91	2,870	13.16	2,839	13.02	813	3.73	2,548	11.68	289	1.33	5,267	24.15
Women .	7,160	32.83	5,245	24.05	3,637	16.68	751	3.44	401	1.84	3	.01	453	2.08	1,915	8.78
								CENTRAL								
TOTAL	24,957	99.90	18,594	74.43	10,215	40.89	3,808	15.24	1,487	5.95	2,483	9.94	601	2.41	6,363	25.47
Men . .	15,069	60.32	10,681	42.75	3,929	15.73	3,015	12.07	1,043	4.17	2,462	9.85	232	.93	4,388	17.56
Women .	9,888	39.58	7,913	31.67	6,286	25.16	793	3.17	444	1.78	21	.08	369	1.48	1,975	7.91
								SOUTH								
TOTAL	22,394	99.90	16,438	73.33	8,007	35.72	3,788	16.90	1,525	6.80	2,568	11.46	550	2.45	5,956	26.57
Men . .	12,869	57.41	8,974	40.03	2,640	11.78	2,620	11.69	993	4.43	2,538	11.32	183	.82	3,895	17.38
Women .	9,525	42.49	7,464	33.30	5,367	23.94	1,168	5.21	532	2.37	30	.13	367	1.64	2,061	9.19
								WEST								
TOTAL	17,147	99.83	12,481	72.66	7,259	42.26	2,326	13.54	949	5.52	1,457	8.48	490	2.85	4,666	27.16
Men . .	10,256	59.71	7,094	41.30	2,948	17.16	1,775	10.33	703	4.09	1,436	8.36	232	1.35	3,162	18.41
Women .	6,891	40.12	5,387	31.36	4,311	25.10	551	3.21	246	1.43	21	.12	258	1.50	1,504	8.76

See note at bottom of table E-2.

Table E-5.--Borrowers by expected academic degree and by major subject: aggregate United States, fall 1960

Major subject	Expected academic degree in present course											
	Total		Bachelor's		Master's		Doctor's		Associate		None	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,288	99.89	69,778	80.77	8,186	9.48	5,712	6.61	1,580	1.83	1,032	1.19
TOTAL, SPECIFIED SUBJECTS . . .	62,134	71.93	51,873	60.05	5,646	6.54	3,084	3.57	958	1.11	573	.66
Education	32,010	37.05	28,057	32.48	2,660	3.08	447	.52	529	.61	317	.37
Science	13,506	15.63	9,757	11.29	1,208	1.40	2,226	2.58	193	.22	122	.14
Mathematics . . .	5,180	6.00	4,279	4.95	647	.75	189	.22	39	.05	26	.03
Engineering . . .	9,060	10.49	7,761	8.98	883	1.02	132	.15	187	.22	97	.11
Language	2,378	2.75	2,019	2.34	248	.29	90	.10	10	.01	11	.01
Other	24,154	27.96	17,905	20.73	2,540	2.94	2,628	3.04	622	.72	459	.53

See note at bottom of table E-2.

Table E-6.--Borrowers by expected academic degree and by preferred occupation: aggregate United States, fall 1960

Preferred occupation	Expected academic degree in present course											
	Total		Bachelor's		Master's		Doctor's		Associate		None	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,311	99.91	69,795	80.79	8,184	9.47	5,720	6.62	1,580	1.83	1,032	1.19
Teacher . .	51,192	59.26	43,344	50.17	5,120	5.93	1,686	1.95	624	.72	418	.48
Engineer . .	9,436	10.92	8,033	9.30	983	1.14	139	.16	178	.21	103	.12
Other . . .	25,683	29.73	18,418	21.32	2,081	2.41	3,895	4.51	778	.90	511	.59

See note at bottom of table E-2.

Table E-7.--Borrowers by intention to teach after receiving degree and by year in college: aggregate United States, fall 1960

Year in College	Intention to teach after receiving specified degree									
	Total		bachelor's		master's		doctor's		Not teaching	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	86,281	99.88	41,356	47.87	9,263	10.72	3,681	4.26	31,981	37.02
Freshman . .	26,163	30.29	13,213	15.30	1,960	2.27	457	.53	10,533	12.19
Sophomore .	18,156	21.02	9,368	10.84	1,792	2.07	467	.54	6,529	7.56
Junior . . .	16,414	19.00	8,257	9.56	2,002	2.32	502	.58	5,653	6.54
Senior . . .	19,653	22.75	10,036	11.62	2,058	2.38	721	.83	6,838	7.92
Graduate . .	5,895	6.82	482	.56	1,451	1.68	1,534	1.78	2,428	2.81

See note at bottom of table E-2.

Table E-8.--Borrowers by need for additional loans, by intention with regard to teaching after receiving degree, and by region: aggregate United States, fall 1960

Intention to teach after receiving specified degree	Need for additional loans									
	Total		Yes		Probably yes		Probably no		No	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
UNITED STATES										
TOTAL U.S. . .	86,326	99.93	36,906	42.72	28,173	32.61	11,934	13.81	9,313	10.78
TOTAL INTENDING TO TEACH . .	54,331	62.89	24,538	28.41	16,733	19.37	7,234	8.37	5,826	6.74
Bachelor's . . .	41,372	47.89	19,386	22.44	12,419	14.38	4,982	5.77	4,585	5.31
Master's	9,273	10.73	3,887	4.50	3,062	3.54	1,454	1.68	870	1.01
Doctor's	3,686	4.27	1,265	1.46	1,252	1.45	798	.92	371	.43
Not teaching . .	31,995	37.04	12,368	14.32	11,440	13.24	4,700	5.44	3,487	4.04
EAST										
TOTAL	21,800	99.96	9,188	42.13	7,299	33.47	2,905	13.32	2,408	11.04
TOTAL INTENDING TO TEACH . .	12,350	56.63	5,558	25.48	3,844	17.63	1,602	7.35	1,346	6.17
Bachelor's . . .	8,868	40.66	4,201	19.26	2,734	12.54	1,004	4.60	929	4.26
Master's	2,455	11.26	1,008	4.62	764	3.50	373	1.71	310	1.42
Doctor's	1,027	4.71	349	1.60	346	1.59	225	1.03	107	.49
Not teaching . .	9,450	43.33	3,630	16.64	3,455	15.84	1,303	5.97	1,062	4.87
CENTRAL										
TOTAL	24,973	99.96	10,543	42.20	8,273	33.11	3,341	13.37	2,816	11.27
TOTAL INTENDING TO TEACH . .	16,230	64.96	7,133	28.55	5,124	20.51	2,134	8.54	1,839	7.36
Bachelor's . . .	12,734	50.97	5,812	23.26	3,942	15.78	1,475	5.90	1,505	6.02
Master's	2,424	9.70	961	3.85	838	3.35	409	1.64	216	.86
Doctor's	1,072	4.29	360	1.44	344	1.38	250	1.00	118	.47
Not teaching . .	8,743	35.00	3,410	13.65	3,149	12.60	1,207	4.83	977	3.91
SOUTH										
TOTAL	22,397	99.91	10,724	47.84	6,770	30.20	2,800	12.49	2,103	9.38
TOTAL INTENDING TO TEACH . .	14,008	62.49	7,196	32.10	3,988	17.79	1,525	6.80	1,299	5.79
Bachelor's . . .	11,243	50.15	5,837	26.04	3,177	14.17	1,154	5.15	1,075	4.80
Master's	2,129	9.50	1,088	4.85	609	2.72	278	1.24	154	.69
Doctor's	636	2.84	271	1.21	202	.90	93	.41	70	.31
Not teaching . .	8,389	37.42	3,528	15.74	2,782	12.41	1,275	5.69	804	3.59
WEST										
TOTAL	17,156	99.88	6,451	37.56	5,831	33.95	2,888	16.81	1,986	11.56
TOTAL INTENDING TO TEACH . .	11,743	68.36	4,651	27.08	3,777	21.99	1,973	11.49	1,342	7.81
Bachelor's . . .	8,527	49.64	3,536	20.59	2,566	14.94	1,349	7.85	1,076	6.26
Master's	2,265	13.19	830	4.83	851	4.95	394	2.29	190	1.11
Doctor's	951	5.54	285	1.66	360	2.10	230	1.34	76	.44
Not teaching . .	5,413	31.51	1,800	10.48	2,054	11.96	915	5.33	644	3.75

See note at bottom of table E-2.

Table E-9.--Borrowers by portion of college expenses requiring aid outside family income, by intention with regard to teaching after receiving degree, and by region: aggregate United States, fall 1960

Teaching intention and level of degree	Portion of college expenses requiring aid outside family income											
	Total		1/8		1/4		1/2		3/4		All	
	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent
1	2	3	4	5	6	7	8	9	10	11	12	13
						UNITED STATES						
TOTAL . .	86,253	99.85	3,051	3.53	9,779	11.32	22,758	26.34	24,768	28.67	25,897	29.98
Bachelor's .	41,324	47.84	1,429	1.65	4,422	5.12	10,521	12.18	12,355	14.30	12,597	14.58
Master's . .	9,269	10.73	317	.37	932	1.08	2,348	2.72	2,637	3.05	3,035	3.51
Doctor's . .	3,686	4.27	128	.15	442	.51	837	.97	834	.97	1,445	1.67
Not teaching	31,974	37.01	1,177	1.36	3,983	4.61	9,052	10.48	8,942	10.35	8,820	10.21
						EAST						
TOTAL . .	21,789	99.91	990	4.54	2,782	12.76	6,489	29.75	5,789	26.54	5,739	26.31
Bachelor's .	8,863	40.64	373	1.71	1,109	5.09	2,525	11.58	2,438	11.18	2,418	11.09
Master's . .	2,455	11.26	100	.46	242	1.11	762	3.49	633	2.90	718	3.29
Doctor's . .	1,026	4.70	63	.29	133	.61	206	.94	268	1.23	356	1.63
Not teaching	9,445	43.31	454	2.08	1,298	5.95	2,996	13.74	2,450	11.23	2,247	10.30
						CENTRAL						
TOTAL . .	24,944	99.84	789	3.16	3,006	12.03	6,662	26.67	7,268	29.09	7,219	28.90
Bachelor's .	12,711	50.88	412	1.65	1,417	5.67	3,370	13.49	3,848	15.40	3,664	14.67
Master's . .	2,421	9.69	87	.35	236	.94	554	2.22	720	2.88	824	3.30
Doctor's . .	1,073	4.29	24	.10	133	.53	270	1.08	215	.86	431	1.73
Not teaching	8,739	34.98	266	1.06	1,220	4.88	2,468	9.88	2,485	9.95	2,300	9.21
						SOUTH						
TOTAL . .	22,379	99.83	678	3.02	2,221	9.91	5,513	24.59	6,843	30.53	7,124	31.78
Bachelor's .	11,227	50.08	358	1.60	1,046	4.67	2,697	12.03	3,469	15.47	3,657	16.31
Master's . .	2,129	9.50	60	.27	222	.99	463	2.07	675	3.01	709	3.16
Doctor's . .	636	2.84	13	.06	50	.22	155	.69	191	.85	227	1.01
Not teaching	8,387	37.41	247	1.10	903	4.03	2,198	9.81	2,508	11.19	2,531	11.29
						WEST						
TOTAL . .	17,141	99.79	594	3.46	1,770	10.30	4,094	23.83	4,868	28.34	5,815	33.85
Bachelor's .	8,523	49.62	286	1.67	850	4.95	1,929	11.23	2,600	15.14	2,858	16.64
Master's . .	2,264	13.18	70	.41	232	1.35	569	3.31	609	3.55	784	4.56
Doctor's . .	951	5.54	28	.16	126	.73	206	1.20	160	.93	431	2.51
Not teaching	5,403	31.45	210	1.22	562	3.27	1,390	8.09	1,499	8.73	1,742	10.14

See note at bottom of table E-2.

Table E-10.--Borrowers by whether loan reduced part-time work hours, by intention with regard to teaching after receiving degree, and by region: aggregate United States, fall 1960

Teaching intention and level of degree	Whether loan reduced part-time work hours					
	Total		Reduced		Not reduced	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
			UNITED STATES			
TOTAL . .	85,784	99.30	47,165	54.60	38,619	44.71
Bachelor's .	41,054	47.52	22,186	25.68	18,868	21.84
Master's . .	9,236	10.69	5,686	6.58	3,550	4.11
Doctor's . .	3,667	4.24	2,310	2.67	1,357	1.57
Not teaching	31,827	36.84	16,983	19.66	14,844	17.18
			EAST			
TOTAL . .	21,675	99.39	11,403	52.29	10,272	47.10
Bachelor's .	8,796	40.33	4,546	20.84	4,250	19.49
Master's . .	2,443	11.20	1,421	6.52	1,022	4.69
Doctor's . .	1,025	4.70	635	2.91	390	1.79
Not teaching	9,411	43.15	4,801	22.01	4,610	21.14
			CENTRAL			
TOTAL . .	24,829	99.38	14,385	57.58	10,444	41.80
Bachelor's .	12,653	50.65	7,280	29.14	5,373	21.51
Master's . .	2,415	9.67	1,502	6.01	913	3.65
Doctor's . .	1,063	4.25	688	2.75	375	1.50
Not teaching	8,698	34.82	4,915	19.67	3,783	15.14
			SOUTH			
TOTAL . .	22,227	99.15	11,013	49.13	11,214	50.02
Bachelor's .	11,130	49.65	5,340	23.82	5,790	25.83
Master's . .	2,115	9.43	1,160	5.17	955	4.26
Doctor's . .	634	2.83	351	1.57	283	1.26
Not teaching	8,348	37.24	4,162	18.57	4,186	18.67
			WEST			
TOTAL . .	17,053	99.28	10,364	60.34	6,689	38.94
Bachelor's .	8,475	49.34	5,020	29.23	3,455	20.11
Master's . .	2,263	13.17	1,603	9.33	660	3.84
Doctor's . .	945	5.50	636	3.70	309	1.80
Not teaching	5,370	31.26	3,105	18.08	2,265	13.19

See note at bottom of table E-2.

Table E-11.--Borrowers by whether loan permits full-time study, by intention with regard to teaching after receiving degree, and by region: aggregate United States, fall 1960

Teaching intention and level of degree	Whether loan permits full-time study					
	Total		Yes		No	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
			UNITED STATES			
TOTAL . .	86,117	99.69	13,551	15.69	72,566	84.00
Bachelor's .	41,265	47.77	7,338	8.49	33,927	39.27
Master's . .	9,244	10.70	1,640	1.90	7,604	8.80
Doctor's . .	3,681	4.26	515	.60	3,166	3.66
Not teaching	31,927	36.96	4,058	4.70	27,869	32.26
			EAST			
TOTAL . .	21,768	99.81	2,422	11.11	19,346	88.71
Bachelor's .	8,859	40.62	1,004	4.60	7,855	36.02
Master's . .	2,452	11.24	352	1.61	2,100	9.63
Doctor's . .	1,022	4.69	124	.57	898	4.12
Not teaching	9,435	43.26	942	4.32	8,493	38.94
			CENTRAL			
TOTAL . .	24,937	99.82	3,582	14.34	21,355	85.48
Bachelor's .	12,719	50.91	2,039	8.16	10,680	42.75
Master's . .	2,422	9.69	376	1.51	2,046	8.19
Doctor's . .	1,073	4.29	127	.51	946	3.79
Not teaching	8,723	34.92	1,040	4.16	7,683	30.75
			SOUTH			
TOTAL . .	22,320	99.57	4,031	17.98	18,289	81.59
Bachelor's .	11,190	49.92	2,431	10.84	8,759	39.07
Master's . .	2,111	9.42	404	1.80	1,707	7.61
Doctor's . .	636	2.84	82	.37	554	2.47
Not teaching	8,383	37.40	1,114	4.97	7,269	32.43
			WEST			
TOTAL . .	17,092	99.51	3,516	20.47	13,576	79.04
Bachelor's .	8,497	49.47	1,864	10.85	6,633	38.62
Master's . .	2,259	13.15	508	2.96	1,751	10.19
Doctor's . .	950	5.53	182	1.06	768	4.47
Not teaching	5,386	31.36	962	5.60	4,424	25.76

See note at bottom of table E-2.

Table E-12.--Borrowers by effect of loan on starting or continuing study, by intention with regard to teaching, and by region: aggregate United States, fall 1960

Teaching intention and level of degree	Effect of loan on starting or continuing study									
	Total		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
					UNITED STATES					
TOTAL . .	79,013	91.47	21,658	25.07	50,108	58.00	1,756	2.03	5,491	6.36
Bachelor's .	38,793	44.91	11,129	12.88	26,331	30.48	379	.44	954	1.10
Master's . .	8,556	9.90	1,593	1.84	5,423	6.28	547	.63	993	1.15
Doctor's . .	3,096	3.58	344	.40	1,382	1.60	211	.24	1,159	1.34
Not teaching	28,568	33.07	8,592	9.95	16,972	19.65	619	.72	2,385	2.76
					EAST					
TOTAL . .	19,415	89.02	5,377	24.65	12,696	58.21	360	1.65	982	4.50
Bachelor's .	8,141	37.33	2,163	9.92	5,855	26.85	32	.15	91	.42
Master's . .	2,170	9.95	427	1.96	1,402	6.43	155	.71	186	.85
Doctor's . .	839	3.85	119	.55	412	1.89	54	.25	254	1.16
Not teaching	8,265	37.90	2,668	12.23	5,027	23.05	119	.55	451	2.07
					CENTRAL					
TOTAL . .	22,726	90.97	6,226	24.92	14,395	57.62	451	1.81	1,654	6.62
Bachelor's .	11,821	47.32	3,497	14.00	8,047	32.21	100	.40	177	.71
Master's . .	2,219	8.88	390	1.56	1,399	5.60	134	.54	296	1.18
Doctor's . .	925	3.70	71	.28	358	1.43	61	.24	435	1.74
Not teaching	7,761	31.07	2,268	9.08	4,591	18.38	156	.62	746	2.99
					SOUTH					
TOTAL . .	21,006	93.71	6,439	28.72	12,617	56.28	448	2.00	1,502	6.70
Bachelor's .	10,809	48.22	3,602	16.07	6,720	29.98	95	.42	392	1.75
Master's . .	2,039	9.10	458	2.04	1,321	5.89	91	.41	169	.75
Doctor's . .	531	2.37	83	.37	251	1.12	39	.17	158	.70
Not teaching	7,627	34.02	2,296	10.24	4,325	19.29	223	.99	783	3.49
					WEST					
TOTAL . .	15,866	92.37	3,616	21.05	10,400	60.55	497	2.89	1,353	7.88
Bachelor's .	8,022	46.70	1,867	10.87	5,709	33.24	152	.88	294	1.71
Master's . .	2,128	12.39	318	1.85	1,301	7.57	167	.97	342	1.99
Doctor's . .	801	4.66	71	.41	361	2.10	57	.33	312	1.82
Not teaching	4,915	28.61	1,360	7.92	3,029	17.63	121	.70	405	2.36

See note at bottom of table E-2.

Table E-13.--Borrowers by desired level of teaching and by year in college: aggregate United States, fall 1960

Year in College	Desired level of teaching											
	Total		Total intending to teach		Elementary		Secondary		College		None	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,017	99.57	54,712	63.33	13,183	15.26	32,893	38.08	8,636	10.00	31,305	36.24
Freshman . .	26,110	30.22	15,723	18.20	4,377	5.07	10,221	11.83	1,125	1.30	10,387	12.02
Sophomore .	18,071	20.92	11,703	13.55	3,033	3.51	7,130	8.25	1,540	1.78	6,368	7.37
Junior . . .	16,363	18.94	10,862	12.57	2,580	2.99	6,454	7.47	1,828	2.12	5,501	6.37
Senior . . .	19,606	22.70	12,893	14.92	2,943	3.41	7,799	9.03	2,151	2.49	6,713	7.77
Graduate . .	5,867	6.79	3,531	4.09	250	.29	1,289	1.49	1,992	2.31	2,336	2.70

See note at bottom of table E-2.

Table E-14.--Borrowers planning to teach, by desired level of teaching, and by major subject: aggregate United States, fall 1960

Major subject	Desired level of teaching							
	Total		Elementary		Secondary		College	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9
TOTAL U.S.	54,722	63.35	13,193	15.27	32,896	38.08	8,633	9.99
TOTAL, SPECIFIED SUBJECTS . . .	43,795	50.70	12,526	14.50	26,374	30.53	4,895	5.67
Education	31,576	36.55	12,213	14.14	18,194	21.06	1,169	1.35
Science	5,624	6.51	119	.14	3,454	4.00	2,051	2.37
Mathematics . . .	3,870	4.48	57	.07	3,136	3.63	677	.78
Engineering . . .	787	.91	1	0	228	.26	558	.65
Language	1,938	2.24	136	.16	1,362	1.58	440	.51
Other	10,927	12.65	667	.77	6,522	7.55	3,738	4.33

See note at bottom of table E-2.

Table E-15.--Borrowers by indebtedness they feel able to incur, by sex, and by region: aggregate United States, fall 1960

Sex	Indebtedness borrowers feel able to incur													
	Total		$500 or less		$501-1,000		$1,001-2,000		$2,001-3,000		$3,001-6,000		$6,001 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
UNITED STATES														
TOTAL	86,280	99.88	4,354	5.04	15,342	17.76	25,375	29.37	21,086	24.41	16,108	18.65	4,015	4.65
Men . .	52,827	61.15	2,118	2.45	8,137	9.42	14.567	16.86	13,232	15.32	11,181	12.94	3,592	4.16
Women .	33,453	38.73	2,236	2.59	7,205	8.34	10,808	12.51	7,854	9.09	4,927	5.70	423	.49
EAST														
TOTAL	21,790	99.91	1,205	5.53	3,521	16.14	6,491	29.76	5,324	24.41	4,236	19.42	1,013	4.64
Men . .	14,626	67.06	630	2.89	2,178	9.99	4,157	19.06	3,733	17.12	3,042	13.95	886	4.06
Women .	7,164	32.85	575	2.64	1,343	6.16	2,334	10.70	1,591	7.30	1,194	5.47	127	.58
CENTRAL														
TOTAL	24,942	99.84	967	3.87	4,108	16.44	7,714	30.88	6,310	25.26	4,742	18.98	1,101	4.41
Men . .	15,064	60.30	503	2.01	2,204	8.82	4,171	16.70	3,891	15.57	3,280	13.13	1,015	4.06
Women .	9,878	39.54	464	1.86	1,904	7.62	3,543	14.18	2,419	9.68	1,462	5.85	86	.34
SOUTH														
TOTAL	22,389	99.88	1,325	5.91	4,553	20.31	6,349	28.32	5,291	23.60	3,718	16.59	1,153	5.14
Men . .	12,871	57.42	600	2.68	2,172	9.69	3,427	15.29	3,036	13.54	2,585	11.53	1,051	4.69
Women .	9,518	42.46	725	3.23	2,381	10.62	2,922	13.03	2,255	10.06	1,133	5.05	102	.46
WEST														
TOTAL	17,159	99.90	857	4.99	3,160	18.40	4,821	28.07	4,161	24.22	3,412	19.86	748	4.35
Men . .	10,266	59.77	385	2.24	1,583	9.22	2,812	16.37	2,572	14.97	2,274	13.24	640	3.73
Women .	6,893	40.13	472	2.75	1,577	9.18	2,009	11.70	1,589	9.25	1,138	6.63	108	.63

See note at bottom of table E-2.

Table E-16.--Borrowers by indebtedness they feel able to incur, by year in college, and by region: aggregate United States, fall 1960

Year in College	Indebtedness borrowers feel able to incur													
	Total		Under $500		$501-1,000		$1,001-2,000		$2,001-3,000		$3,001-6,000		$6,001 up	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
							UNITED STATES							
TOTAL .	86,281	99.88	4,355	5.04	15,342	17.76	25,378	29.38	21,091	24.41	16,100	18.64	4,015	4.65
Freshman	26,162	30.28	990	1.15	2,854	3.30	6,646	7.69	7,544	8.73	7,148	8.27	980	1.13
Sophomore	18,154	21.01	512	.59	2,406	2.79	5,520	6.39	5,265	6.09	3,576	4.14	875	1.01
Junior .	16,418	19.01	735	.85	3,277	3.79	5,694	6.59	3,909	4.53	2,115	2.45	688	.80
Senior .	19,652	22.75	1,924	2.23	5,893	6.82	6,101	7.06	3,211	3.72	1,871	2.17	652	.75
Graduate	5,895	6.82	194	.22	912	1.06	1,417	1.64	1,162	1.35	1,390	1.61	820	.95
							EAST							
TOTAL .	21,799	99.95	1,206	5.53	3,520	16.14	6,496	29.79	5,328	24.43	4,236	19.42	1,013	4.64
Freshman	7,075	32.44	264	1.21	720	3.30	1,882	8.63	1,847	8.47	2,049	9.40	313	1.44
Sophomore	4,844	22.21	145	.66	664	3.04	1,437	6.59	1,418	6.50	950	4.36	230	1.05
Junior .	4,199	19.25	289	1.33	736	3.37	1,430	6.56	1,055	4.84	536	2.46	153	.70
Senior .	4,568	20.95	462	2.12	1,200	5.50	1,471	6.74	808	3.70	448	2.05	179	.82
Graduate	1,113	5.10	46	.21	200	.92	276	1.27	200	.92	253	1.16	138	.63
							CENTRAL							
TOTAL .	24,944	99.84	967	3.87	4,110	16.45	7,719	30.90	6,310	25.26	4,737	18.96	1,101	4.41
Freshman	7,398	29.61	210	.84	715	2.86	2,019	8.08	2,256	9.03	1,972	7.89	226	.90
Sophomore	5,365	21.47	107	.43	577	2.31	1,783	7.14	1,604	6.42	1,064	4.26	230	.92
Junior .	4,736	18.96	137	.55	932	3.73	1,700	6.80	1,111	4.45	652	2.61	204	.82
Senior .	5,728	22.93	463	1.85	1,692	6.77	1,846	7.39	977	3.91	583	2.33	167	.67
Graduate	1,717	6.87	50	.20	194	.78	371	1.49	362	1.45	466	1.87	274	1.10
							SOUTH							
TOTAL .	22,390	99.88	1,325	5.91	4,552	20.31	6,353	28.34	5,291	23.60	3,716	16.58	1,153	5.14
Freshman	7,409	33.05	324	1.45	958	4.27	1,917	8.55	2,187	9.76	1,732	7.73	291	1.30
Sophomore	4,767	21.27	169	.75	766	3.42	1,420	6.33	1,349	6.02	807	3.60	256	1.14
Junior .	4,010	17.89	177	.79	1,014	4.52	1,348	6.01	862	3.85	467	2.08	142	.63
Senior .	4,889	21.81	615	2.74	1,624	7.24	1,390	6.20	654	2.92	409	1.82	197	.88
Graduate	1,315	5.87	40	.18	190	.85	278	1.24	239	1.07	301	1.34	267	1.19
							WEST							
TOTAL .	17,148	99.83	857	4.99	3,160	18.40	4,810	28.00	4,162	24.23	3,411	19.86	748	4.35
Freshman	4,280	24.92	192	1.12	461	2.68	828	4.82	1,254	7.30	1,395	8.12	150	.87
Sophomore	3,178	18.50	91	.53	399	2.32	880	5.12	894	5.20	755	4.40	159	.93
Junior .	3,473	20.22	132	.77	595	3.46	1,216	7.08	881	5.13	460	2.68	189	1.10
Senior .	4,467	26.01	384	2.24	1,377	8.02	1,394	8.12	772	4.49	431	2.51	109	.63
Graduate	1,750	10.19	58	.34	328	1.91	492	2.86	361	2.10	370	2.15	141	.82

See note at bottom of table E-2.

Table E-17.--Borrowers by indebtedness they feel able to incur, by preferred occupation, and by region: aggregate United States, fall 1960

Preferred occupation	Indebtedness borrowers feel able to incur													
	Total		Under $500		$501-1,000		$1,001-2,000		$2,001-3,000		$3,001-6,000		$6,001 up	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
UNITED STATES														
TOTAL .	86,315	99.92	4,350	5.04	15,343	17.76	25,385	29.39	21,104	24.43	16,118	18.66	4,015	4.65
Teacher .	51,186	59.25	3,036	3.51	10,395	12.03	16,251	18.81	12,538	14.51	7,964	9.22	1,002	1.16
Engineer	9,438	10.93	236	.27	1,082	1.25	2,537	2.94	2,761	3.20	2,389	2.77	433	.50
Physician	3,547	4.11	48	.06	191	.22	366	.42	452	.52	1,173	1.36	1,317	1.52
Dentist .	1,307	1.51	7	.01	59	.07	122	.14	208	.24	455	.53	456	.53
Other . .	20,837	24.12	1,023	1.18	3,616	4.19	6,109	7.07	5,145	5.96	4,137	4.79	807	.93
EAST														
TOTAL .	21,800	99.96	1,206	5.53	3,521	16.14	6,495	29.78	5,329	24.43	4,236	19.42	1,013	4.64
Teacher .	11,409	52.31	751	3.44	2,080	9.54	3,591	16.47	2,805	12.86	1,904	8.73	278	1.27
Engineer	2,629	12.05	87	.40	257	1.18	777	3.56	759	3.48	620	2.84	129	.59
Physician	1,047	4.80	31	.14	79	.36	131	.60	135	.62	329	1.51	342	1.57
Dentist .	262	1.20	0	0	10	.05	50	.23	25	.11	108	50	69	.32
Other . .	6,453	29.59	337	1.55	1,095	5.02	1,946	8.92	1,605	7.36	1,275	5.85	195	.89
CENTRAL														
TOTAL .	24,955	99.89	967	3.87	4,115	16.47	7,717	30.89	6,310	25.26	4,745	18.99	1,101	4.41
Teacher .	15,372	61.53	693	2.77	2,853	11.42	5,279	21.13	3,914	15.67	2,429	9.72	204	.82
Engineer	2,526	10.11	65	.26	298	1.19	648	2.59	787	3.15	616	2.47	112	.45
Physician	1,097	4.39	0	0	35	.14	102	.41	144	.58	366	1.46	450	1.80
Dentist .	434	1.74	5	.02	26	.10	26	.10	93	.37	150	.60	134	.54
Other . .	5,526	22.12	204	.82	903	3.61	1,662	6.65	1,372	5.49	1,184	4.74	201	.80
SOUTH														
TOTAL .	22,400	99.92	1,325	5.91	4,553	20.31	6,351	28.33	5,298	23.63	3,720	16.59	1,153	5.14
Teacher .	13,282	59.25	975	4.35	3,179	14.18	4,118	18.37	3,102	13.84	1,676	7.48	232	1.03
Engineer	2,713	12.10	67	.30	373	1.66	724	3.23	734	3.27	694	3.10	121	.54
Physician	1,028	4.59	11	.05	51	.23	107	.48	136	.61	321	1.43	402	1.79
Dentist .	462	2.06	2	.01	23	.10	37	.17	68	.30	135	.60	197	.88
Other . .	4,915	21.93	270	1.20	927	4.14	1,365	6.09	1,258	5.61	894	3.99	201	.90
WEST														
TOTAL .	17,160	99.90	852	4.96	3,154	18.36	4,822	28.07	4,167	24.26	3,417	19.89	748	4.35
Teacher .	11,123	64.76	617	3.59	2,283	13.29	3,263	19.00	2,717	15.82	1,955	11.38	288	1.68
Engineer	1,570	9.14	17	.10	154	.90	388	2.26	481	2.80	459	2.67	71	.41
Physician	375	2.18	6	.03	26	.15	26	.15	37	.22	157	.91	123	.72
Dentist .	149	.87	0	0	0	0	9	.05	22	.13	62	.36	56	.33
Other . .	3,943	22.96	212	1.23	691	4.02	1,136	6.61	910	5.30	784	4.56	210	1.22

See note at bottom of table E-2.

Table E-18.--Borrowers by need for additional loans, by major subject, and by region: aggregate United States, fall 1960

Major subject	Need for additional loans					
	Total		Yes		No	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
UNITED STATES						
TOTAL	86,332	99.94	65,095	75.35	21,237	24.58
TOTAL, SPECIFIED SUBJECTS . . .	62,159	71.95	47,633	55.14	14,526	16.82
Education	32,014	37.06	24,266	28.09	7,748	8.97
Science	13,516	15.65	10,663	12.34	2,853	3.30
Mathematics . . .	5,182	6.00	4,080	4.72	1,102	1.28
Engineering . . .	9,064	10.49	6,701	7.76	2,363	2.74
Language	2,383	2.76	1,923	2.23	460	.53
Other	24,173	27.98	17,462	20.21	6,711	7.77
EAST						
TOTAL	21,796	99.94	16,487	75.60	2,434	53.09
TOTAL, SPECIFIED SUBJECTS . . .	14,615	67.01	11,368	52.13	3,247	14.89
Education	6,513	29.86	4,923	22.57	1,590	7.29
Science	3,590	16.46	2,846	13.05	744	3.41
Mathematics . . .	1,219	5.59	983	4.51	236	1.08
Engineering . . .	2,551	11.70	1,998	9.16	553	2.54
Language	742	3.40	618	2.83	124	.57
Other	7,181	32.93	5,119	23.47	2,062	9.45
CENTRAL						
TOTAL	24,973	99.96	18,815	75.31	2,465	61.58
TOTAL, SPECIFIED SUBJECTS . . .	18,611	74.49	14,251	57.04	4,360	17.45
Education	10,227	40.94	7,819	31.30	2,408	9.64
Science	3,808	15.24	3,017	12.08	791	3.17
Mathematics . . .	1,487	5.95	1,134	4.54	353	1.41
Engineering . . .	2,488	9.96	1,808	7.24	680	2.72
Language	601	2.41	473	1.89	128	51
Other	6,362	25.47	4,564	18.27	1,798	7.20
SOUTH						
TOTAL	22,411	99.97	17,508	78.10	4,903	21.87
TOTAL, SPECIFIED SUBJECTS . . .	16,453	73.40	13,030	58.13	3,423	15.27
Education	8,016	35.76	6,426	28.67	1,590	7.09
Science	3,792	16.92	2,995	13.36	797	3.56
Mathematics . . .	1,527	6.81	1,265	5.64	262	1.17
Engineering . . .	2,568	11.46	1,897	8.46	671	2.99
Language	550	2.45	447	1.99	103	.46
Other	5,958	26.58	4,478	19.98	1,480	6.60
WEST						
TOTAL	17,152	99.85	12,285	71.52	2,833	48.67
TOTAL, SPECIFIED SUBJECTS . . .	12,480	72.66	8,984	52.30	3.496	20.35
Education	7,258	42.25	5,098	29.68	2,160	12.57
Science	2,326	13.54	1,805	10.51	521	3.03
Mathematics . . .	949	5.52	698	4.06	251	1.46
Engineering . . .	1,457	8.48	998	5.81	459	2.67
Language	490	2.85	385	2.24	105	.61
Other	4,672	27.20	3,301	19.22	1,371	7.98

See note at bottom of table E-2.

Table E-19.--Borrowers by need for additional loans, by expected academic degree, and by region: aggregate United States, fall 1960

Expected academic degree	Need for additional loans									
	Total		Yes		Probably yes		Probably no		No	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
					UNITED STATES					
TOTAL	86,324	99.93	36,909	42.73	28,183	32.62	11,924	13.80	9,308	10.77
Bachelor's	69,808	80.81	30,233	35.00	22,644	26.21	9,187	10.63	7,744	8.96
Master's	8,186	9.48	3,307	3.83	2,783	3.22	1,365	1.58	731	.85
Doctor's	5,719	6.62	2,383	2.76	1,902	2.20	951	1.10	483	.56
Associate	1,579	1.83	593	.69	530	.61	280	.32	176	.20
None	1,032	1.19	393	.45	324	.38	141	.16	174	.20
					EAST					
TOTAL	21,804	99.98	9,190	42.14	7,302	33.48	2,903	13.31	2,409	11.05
Bachelor's	18,536	84.99	8,006	36.71	6,222	28.53	2,355	10.80	1,953	8.96
Master's	1,587	7.28	578	2.65	541	2.48	255	1.17	213	.98
Doctor's	1,083	4.97	416	1.91	382	1.75	166	.76	119	.55
Associate	458	2.10	152	.70	119	.55	112	.51	75	.34
None	140	.64	38	.17	38	.17	15	.07	49	.22
					CENTRAL					
TOTAL	24,965	99.93	10,540	42.19	8,271	33.11	3,339	13.37	2,815	11.27
Bachelor's	20,085	80.39	8,597	34.41	6,608	26.45	2,503	10.02	2,377	9.51
Master's	2,366	9.47	919	3.68	853	3.41	393	1.57	201	.80
Doctor's	1,958	7.84	850	3.40	579	2.32	359	1.44	170	.68
Associate	311	1.24	100	.40	125	.50	50	.20	36	.14
None	245	.98	74	.30	106	.42	34	.14	31	.12
					SOUTH					
TOTAL	22,400	99.92	10,722	47.83	6,777	30.23	2,798	12.48	2,103	9.38
Bachelor's	18,140	80.92	8,658	38.62	5,416	24.16	2,262	10.09	1,804	8.05
Master's	1,967	8.77	1,022	4.56	593	2.65	248	1.11	104	.46
Doctor's	1,471	6.56	640	2.85	497	2.22	194	.87	140	.62
Associate	411	1.83	183	.82	159	.71	51	.23	18	.08
None	411	1.83	219	.98	112	.50	43	.19	37	.17
					WEST					
TOTAL	17,155	99.87	6,457	37.59	5,833	33.96	2,884	16.79	1,981	11.53
Bachelor's	13,047	75.96	4,972	28.95	4,398	25.60	2,067	12.03	1,610	9.37
Master's	2,266	13.19	788	4.59	796	4.63	469	2.73	213	1.24
Doctor's	1,207	7.03	477	2.78	444	2.58	232	1.35	54	.31
Associate	399	2.32	158	.92	127	.74	67	.39	47	.27
None	236	1.37	62	.36	68	.40	49	.29	57	.33

See note at bottom of table E-2.

Table E-20.--Borrowers by portion of college expenses requiring aid outside family income, by sex, and by marital status: aggregate United States, fall 1960

Sex and marital status	Total		1/8		1/4		1/2		3/4		All	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
TOTAL U.S.	86,219	99.81	3,051	3.53	9,785	11.33	22,732	26.31	24,765	28.67	25,886	29.97
Single, U.S.	70,429	81.53	2,342	2.71	7,421	8.59	19,154	22.17	21,715	25.14	19,797	22.92
Married, U.S.	15,790	18.28	709	.82	2,364	2.74	3,578	4.14	3,050	3.53	6,089	7.05
TOTAL, MEN	52,794	61.11	1,982	2.29	6,424	7.44	14,050	16.26	14,196	16.43	16,142	18.69
Single, men	40,185	46.52	1,380	1.60	4,321	5.00	11,251	13.02	11,974	13.86	11,259	13.03
Married, men	12,609	14.60	602	.70	2,103	2.43	2,799	3.24	2,222	2.57	4,883	5.65
TOTAL, WOMEN	33,425	38.69	1,069	1.24	3,361	3.89	8,682	10.05	10,569	12.23	9,744	11.28
Single, women	30,244	35.01	962	1.11	3,100	3.59	7,903	9.15	9,741	11.28	8,538	9.88
Married, women	3,181	3.68	107	.12	261	.30	779	.90	828	.96	1,206	1.40

See note at bottom of table E-2.

Table E-21.--Borrowers by portion of college expenses requiring aid outside family income, by year in college, and by region: aggregate United States, fall 1960

Year in College	Total		1/8		1/4		1/2		3/4		All	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
						UNITED STATES						
TOTAL .	86,248	99.84	3,051	3.53	9,784	11.33	22,765	26.35	24,776	28.68	25,872	29.95
Freshman	26,159	30.28	867	1.00	2,949	3.41	7,259	8.40	8,433	9.76	6,651	7.70
Sophomore	18,133	20.99	604	.70	2,068	2.39	5,063	5.86	5,340	6.18	5,058	5.86
Junior .	16,424	19.01	572	.66	1,859	2.15	4,226	4.89	4,790	5.54	4,977	5.76
Senior .	19,640	22.74	779	.90	2,078	2.41	4,863	5.63	5,029	5.82	6,891	7.98
Graduate	5,892	6.82	229	.27	830	.96	1,354	1.57	1,184	1.37	2,295	2.66
						EAST						
TOTAL .	21,795	99.94	990	4.54	2,783	12.76	6,493	29.77	5,789	26.54	5,740	26.32
Freshman	7,080	32.46	335	1.54	994	4.56	2,183	10.01	2,041	9.36	1,527	7.00
Sophomore	4,844	22.21	198	.91	582	2.67	1,592	7.30	1,299	5.96	1,173	5.38
Junior .	4,196	19.24	179	.82	518	2.38	1,145	5.25	1,157	5.31	1,197	5.49
Senior .	4,563	20.92	210	.96	514	2.36	1,273	5.84	1,084	4.97	1,482	6.80
Graduate	1,112	5.10	68	.31	175	.80	300	1.38	208	.95	361	1.66
						CENTRAL						
TOTAL .	24,938	99.82	789	3.16	3,008	12.04	6,666	26.68	7,271	29.10	7,204	28.84
Freshman	7,397	29.61	203	.81	875	3.50	2,031	8.13	2,536	10.15	1,752	7.01
Sophomore	5,354	21.43	149	.60	668	2.67	1,473	5.90	1,605	6.42	1,459	5.84
Junior .	4,743	18.98	159	.64	563	2.25	1,329	5.32	1,380	5.52	1,312	5.25
Senior .	5,729	22.93	220	.88	668	2.67	1,414	5.66	1,438	5.76	1,989	7.96
Graduate	1,715	6.86	58	.23	234	.94	419	1.68	312	1.25	692	2.77
						SOUTH						
TOTAL .	22,383	99.85	678	3.02	2,223	9.92	5,515	24.60	6,848	30.55	7,119	31.76
Freshman	7,403	33.02	178	.79	698	3.11	1,970	8.79	2,387	10.65	2,170	9.68
Sophomore	4,770	21.28	141	.63	466	2.08	1,179	5.26	1,554	6.93	1,430	6.38
Junior .	4,010	17.89	121	.54	441	1.97	932	4.16	1,185	5.29	1,331	5.94
Senior .	4,885	21.79	200	.89	473	2.11	1,137	5.07	1,397	6.23	1,678	7.49
Graduate	1,315	5.87	38	.17	145	.65	297	1.32	325	1.45	510	2.28
						WEST						
TOTAL .	17,132	99.74	594	3.46	1,770	10.30	4,091	23.82	4,868	28.34	5,809	33.82
Freshman	4,279	24.91	151	.88	382	2.22	1,075	6.26	1,469	8.55	1,202	7.00
Sophomore	3,165	18.43	116	.68	352	2.05	819	4.77	882	5.13	996	5.80
Junior .	3,475	20.23	113	.66	337	1.96	820	4.77	1,068	6.22	1,137	6.62
Senior .	4,463	25.98	149	.87	423	2.46	1,039	6.05	1,110	6.46	1,742	10.14
Graduate	1,750	10.19	65	.38	276	1.61	338	1.97	339	1.97	732	4.26

See note at bottom of table E-2.

Table E-22.--Borrowers by estimated time devoted to part-time jobs, by sex, and by region: aggregate United States, fall 1960

Sex	Estimated time devoted to part-time jobs (hours per week)											
	Total		None		1-5		6-15		16-25		26 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
UNITED STATES												
TOTAL	86,208	99.79	35,771	41.41	8,532	9.88	25,271	29.25	12,679	14.68	3,955	4.58
Men . .	52,790	61.11	19,501	22.57	4,971	5.75	15,435	17.87	9,526	11.03	3,357	3.89
Women .	33,418	38.68	16,270	18.83	3,561	4.12	9,836	11.39	3,153	3.65	598	.69
EAST												
TOTAL	21,782	99.88	9,372	42.97	2,257	10.35	6,607	30.29	2,682	12.30	864	3.96
Men . .	14,620	67.04	5,834	26.75	1,368	6.27	4,436	20.34	2,186	10.02	796	3.65
Women .	7,162	32.84	3,538	16.22	889	4.08	2,171	9.95	496	2.27	68	.31
CENTRAL												
TOTAL	24,941	99.83	8,482	33.95	2,476	9.91	8,500	34.02	4,250	17.01	1,233	4.94
Men . .	15,057	60.27	4,583	18.34	1,439	5.76	4,876	19.52	3,113	12.46	1,046	4.19
Women .	9,884	39.56	3,899	15.61	1,037	4.15	3,624	14.51	1,137	4.55	187	.75
SOUTH												
TOTAL	22,364	99.76	11,470	51.17	2,079	9.27	5,500	24.53	2,556	11.40	759	3.39
Men . .	12,861	57.37	5,962	26.60	1,135	5.06	3,294	14.69	1,882	8.40	588	2.62
Women .	9,503	42.39	5,508	24.57	944	4.21	2,206	9.84	674	3.01	171	.76
WEST												
TOTAL	17,121	99.67	6,447	37.53	1,720	10.01	4,664	27.15	3,191	18.58	1,099	6.40
Men . .	10,252	59.68	3,122	18.18	1,029	5.99	2,829	16.47	2,345	13.65	927	5.40
Women .	6,869	39.99	3,325	19.36	691	4.02	1,835	10.68	846	4.93	172	1.00

See note at bottom of table E-2.

Table E-23.--Borrowers by extent to which part-time jobs interfere with study and by estimated time devoted to part-time jobs: aggregate United States, fall 1960

Estimated time devoted to part-time jobs (hours per week)	Extent to which part-time jobs interfere with study									
	Total		None		Some		Considerably		No part-time job	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	86,178	99.76	37,235	43.10	27,071	31.34	2,943	3.41	18,929	21.91
None	35,710	41.34	16,233	18.79	341	.39	450	.52	18,686	21.63
1-5	8,528	9.87	5,222	6.04	3,000	3.47	211	.24	95	.11
6-15 . . .	25,299	29.29	10,886	12.60	13,504	15.63	813	.94	96	.11
16-25 . . .	12,686	14.69	3,900	4.51	7,816	9.05	928	1.07	42	.05
26 or more .	3,955	4.58	994	1.15	2,410	2.79	541	.63	10	.01

See note at bottom of table E-2.

Table E-24.--Borrowers by effect of loan on starting or continuing study and by estimated time devoted to part-time jobs: aggregate United States, fall 1960

Estimated time devoted to part-time jobs (hours per week)	Effect of loan on starting or continuing study									
	Total		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	78,949	91.39	21,623	25.03	50,085	57.98	1,754	2.03	5,487	6.35
None	32,649	37.79	11,946	13.83	17,843	20.65	745	.86	2,115	2.45
1-5	7,713	8.93	2,050	2.37	5,031	5.82	167	.19	465	.54
6-15 . . .	23,226	26.89	5,304	6.14	16,061	18.59	464	.54	1,397	1.62
16-25 . . .	11,680	13.52	1,956	2.26	8,382	9.70	258	.30	1,084	1.25
26 or more .	3,681	4.26	367	.42	2,768	3.20	120	.14	426	.49

See note at bottom of table E-2.

Table E-25.--Borrowers by whether loan permits full-time study, by sex, and by region: aggregate United States, fall 1960

Sex	Whether loan permits full-time study					
	Total		Enabled		Not enabled	
	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7
			UNITED STATES			
TOTAL	86,110	99.68	13,556	15.69	72,554	83.99
Men . .	52,726	61.04	8,084	9.36	44,642	51.68
Women .	33,384	38.65	5,472	6.33	27,912	32.31
			EAST			
TOTAL	21,765	99.80	2,422	11.11	19,343	88.69
Men . .	14,599	66.94	1,656	7.59	12,943	59.35
Women .	7,166	32.86	766	3.51	6,400	29.35
			CENTRAL			
TOTAL	24,929	99.78	3,584	14.35	21,345	85.44
Men . .	15,056	60.26	2,139	8.56	12,917	51.70
Women .	9,873	39.52	1,445	5.78	8,428	33.73
			SOUTH			
TOTAL	22,323	99.58	4,034	18.00	18,289	81.59
Men . .	12,856	57.35	2,150	9.59	10,706	47.76
Women .	9,467	42.23	1,884	8.40	7,583	33.83
			WEST			
TOTAL	17,093	99.51	3,516	20.47	13,577	79.04
Men . .	10,215	59.47	2,139	12.45	8,076	47.02
Women .	6,878	40.04	1,377	8.02	5,501	32.03

See note at bottom of table E-2.

Table E-26.--Borrowers by effect of loan on starting or continuing study, by sex, and by region: aggregate United States, fall 1960

Sex	Effect of loan on starting or continuing study									
	Total		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
UNITED STATES										
TOTAL	79,009	91.46	21,651	25.06	50,118	58.02	1,756	2.03	5,484	6.35
Men . .	47,610	55.11	10,908	12.63	30,854	35.72	1,335	1.55	4,513	5.22
Women .	31,399	36.35	10,743	12.44	19,264	22.30	421	.49	971	1.12
EAST										
TOTAL	19,412	89.01	5,372	24.63	12,698	58.22	360	1.65	982	4.50
Men . .	12,814	58.76	3,201	14.68	8,495	38.95	311	1.43	807	3.70
Women .	6,598	30.25	2,171	9.95	4,203	19.27	49	.22	175	.80
CENTRAL										
TOTAL	22,720	90.94	6,220	24.90	14,395	57.62	451	1.81	1,654	6.62
Men . .	13,573	54.33	2,951	11.81	8,786	35.17	357	1.43	1,479	5.92
Women .	9,147	36.61	3,269	13.08	5,609	22.45	94	.38	175	.70
SOUTH										
TOTAL	21,009	93.72	6,444	28.75	12,622	56.31	448	2.00	1,495	6.67
Men . .	11,855	52.88	3,042	13.57	7,361	32.84	324	1.45	1,128	5.03
Women .	9,154	40.84	3,402	15.18	5,261	23.47	124	.55	367	1.64
WEST										
TOTAL	15,868	92.38	3,615	21.05	10,403	60.56	497	2.89	1,353	7.88
Men . .	9,368	54.54	1,714	9.98	6,212	36.16	343	2.00	1,099	6.40
Women .	6,500	37.84	1,901	11.07	4,191	24.40	154	.90	254	1.48

See note at bottom of table E-2.

Table E-27.--Borrowers by effect of loan on starting or continuing study and by major subject: aggregate United States, fall 1960

Major subject	Effect of loan on starting or continuing study									
	Total		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	79,026	91.48	21,669	25.08	50,111	58.01	1,756	2.03	5,490	6.36
TOTAL, SPECIFIED SUBJECTS	57,217	66.23	16,901	19.56	36,572	42.34	922	1.07	2,822	3.27
Education	30,048	34.78	8,523	9.87	19,576	22.66	523	.61	1,426	1.65
Science	12,047	13.95	3,542	4.10	7,193	8.33	260	.30	1,052	1.22
Mathematics . . .	4,744	5.49	1,576	1.82	3,016	3.49	38	.04	114	.13
Engineering . . .	8,156	9.44	2,525	2.92	5,422	6.28	57	.07	152	.18
Language	2,222	2.57	735	.85	1,365	1.58	44	.05	78	.09
Other	21,809	25.25	4,768	5.52	13,539	15.67	834	.97	2,668	3.09

See note at bottom of table E-2.

Table E-28.--Borrowers by effect of loan on starting or continuing study and by expected academic degree: aggregate United States, fall 1960

Expected academic degree	Effect of loan on starting or continuing study													
	Total		Total affirmative		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate		Negative answers	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TOTAL .	**86,310**	**99.91**	**79,012**	**91.46**	**21,658**	**25.07**	**50,119**	**58.02**	**1,751**	**2.03**	**5,484**	**6.35**	**7,298**	**8.45**
Bachelor's	**69,793**	**80.79**	**64,258**	**74.38**	**18,141**	**21.00**	**44,094**	**51.04**	**626**	**.72**	**1,397**	**1.62**	**5,535**	**6.41**
Master's .	**8,185**	**9.47**	**7,599**	**8.80**	**1,756**	**2.03**	**3,561**	**4.12**	**767**	**.89**	**1,515**	**1.75**	**586**	**.68**
Doctor's .	**5,720**	**6.62**	**4,707**	**5.45**	**655**	**.76**	**1,484**	**1.72**	**266**	**.31**	**2,302**	**2.66**	**1,013**	**1.17**
Associate	**1,580**	**1.83**	**1,499**	**1.74**	**687**	**.80**	**697**	**.81**	**30**	**.03**	**85**	**.10**	**81**	**.09**
None . . .	**1,032**	**1.19**	**949**	**1.10**	**419**	**.49**	**283**	**.33**	**62**	**.07**	**185**	**.21**	**83**	**.10**

See note at bottom of table E-2.

Table E-29.--Borrowers by effect of loan on starting or continuing study and by preferred occupation: aggregate United States, fall 1960

Preferred occupation	Effect of loan on starting or continuing study									
	Total		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL U.S.	79,049	91.51	21,667	25.08	50,137	58.04	1,756	2.03	5,489	6.35
Teacher . .	47,688	55.20	12,534	14.51	31,342	36.28	1,080	1.25	2,732	3.16
Engineer . .	8,517	9.86	2,696	3.12	5,615	6.50	55	.06	151	.17
Physician .	2,869	3.32	671	.78	1,166	1.35	126	.15	906	1.05
Dentist . .	1,084	1.25	173	.20	354	.41	33	.04	524	.61
Other . . .	18,891	21.87	5,593	6.47	11,660	13.50	462	.53	1,176	1.36

See note at bottom of table E-2.

Table E-30.--Borrowers by effect of loan on starting or continuing study and by time when loan was promised: aggregate United States, fall 1960

Time when loan was promised	Effect of loan on starting or continuing study									
	Total		Enter as freshman		Stay as undergraduate		Enter as graduate		Stay as graduate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	11
TOTAL	79,026	91.48	21,663	25.08	50,124	58.02	1,756	2.03	5,483	6.35
Before high school graduation	4,163	4.82	3,444	3.99	690	.80	4	0	25	.03
After high school before fall college entrance .	15,299	17.71	12,938	14.98	2,151	2.49	27	.03	183	.21
After high school and a college term but before entering college	1,317	1.52	827	.96	449	.52	5	.01	36	.04
During absence from college (drop-out) . .	2,411	2.79	150	.17	2,111	2.44	52	.06	98	.11
During previous college term	8,538	9.88	155	.18	7,548	8.74	237	.27	598	.69
During summer between college years	22,735	26.32	518	.60	20,056	23.22	529	.61	1,632	1.89
During the current college term	6,435	7.45	784	.91	4,812	5.57	149	.17	690	.80
No promise prior to loan	18,128	20.98	2,847	3.30	12,307	14.25	753	.87	2,221	2.57

See note at bottom of table E-2.

APPENDIX A.—DEFINITION OF GEOGRAPHIC REGION

The term "geographic region" refers to any one of four regions, viz., East, Central, South, and West. The States assigned to each of these regions are as follows:

East (12)	Central (12)	South (13)	West (15)
Connecticut	Illinois	Alabama	Arizona
Delaware	Indiana	Arkansas	Alaska
District of Columbia	Iowa	Florida	California
Maine	Kansas	Georgia	Colorado
Maryland	Michigan	Kentucky	Hawaii
Massachusetts	Minnesota	Louisiana	Idaho
New Hampshire	Missouri	Mississippi	Montana
New Jersey	Nebraska	North Carolina	Nevada
New York	North Dakota	Puerto Rico	New Mexico
Pennsylvania	Ohio	South Carolina	Oklahoma
Rhode Island	South Dakota	Tennessee	Oregon
Vermont	Wisconsin	Virginia	Texas
		West Virginia	Utah
			Washington
			Wyoming

APPENDIX B

The table of sampling variability for series A tables shows, in the first column of percentage figures, the smallest percentage for a State which would be subject to a relative sampling error no greater than 50 percent 19 times out of 20. For example, if the sample data for Georgia show that 1.6 percent of the total borrowers in that State have a particular characteristic, then we can assert with 95 percent confidence that this percentage would be subject to an error no greater than 5 percent, i.e., that an equal complete count would show that between 0.8 and 2.4 percent of all borrowers in the State possess the characteristic.

The second column shows for each State the smallest percentage which is subject to a relative sampling error of not more than 25 percent. Using Georgia again as an example, any cell containing at least 4.4 percent of the borrowers in the State is subject to a relative error no greater than 25 percent.

The third column shows for each State the smallest percentage which is subject to a relative sampling error of not more than 10 percent. These data can be interpreted in the manner outlined in the previous paragraphs.

Sampling Variability, Series A Tables

Smallest Percentage for Which Relative Variability at the 95 Percent Confidence Level Is Less Than 50 Percent, 25 Percent, and 10 Percent, Respectively

State	Sample size	Maximum relative variability		
		50 Percent	25 Percent	10 Percent
TOTALS	30,246	---	---	---
1. Alabama	1,013	1.1	3.1	16.5
2. Arizona	363	(*)	(*)	(*)
3. Arkansas	802	1.4	4.2	20.0
4. California	1,002	1.3	4.9	24.2
5. Colorado	493	2.3	6.5	28.9
6. Connecticut	443	2.5	6.8	31.1
7. Delaware	177	(*)	(*)	(*)
8. District of Columbia	654	(*)	(*)	(*)
9. Florida	946	1.2	3.3	17.5
10. Georgia	710	1.6	4.4	22.0
11. Idaho	270	(*)	(*)	(*)
12. Illinois	676	1.8	6.9	31.5
13. Indiana	557	2.2	8.4	36.5
14. Iowa	860	1.3	3.6	18.9
15. Kansas	769	1.5	4.0	20.6
16. Kentucky	1,079	1.1	2.9	15.6
17. Louisiana	392	3.2	11.6	44.9
18. Maine	361	(*)	(*)	(*)
19. Maryland	717	1.6	4.3	21.8
20. Massachusetts	508	2.5	9.2	38.6

Sampling Variability, Series A Tables—Continued

Smallest Percentage for Which Relative Variability at the 95 Percent Confidence Level Is Less Than 50 Percent, 25 Percent, and 10 Percent, Respectively

State	Sample size	Maximum relative variability		
		50 Percent	25 Percent	10 Percent
21. Michigan	575	2.2	8.2	35.8
22. Minnesota	641	2.0	7.4	33.3
23. Mississippi	810	1.4	3.8	19.8
24. Missouri	453	2.7	10.2	41.4
25. Montana	287	(*)	(*)	(*)
26. Nebraska	434	2.6	6.9	31.5
27. Nevada	42	(*)	(*)	(*)
28. New Hampshire	581	(*)	(*)	(*)
29. New Jersey	794	1.4	3.9	20.1
30. New Mexico	403	(*)	(*)	(*)
31. New York	1,370	0.9	3.6	18.9
32. North Carolina	527	2.4	8.9	37.8
33. North Dakota	492	(*)	(*)	(*)
34. Ohio	818	1.6	5.9	28.1
35. Oklahoma	514	2.4	9.1	38.4
36. Oregon	424	2.6	7.1	32.1
37. Pennsylvania	1,164	1.1	4.1	21.6
38. Rhode Island	506	(*)	(*)	(*)
39. South Carolina	763	1.5	4.0	20.8
40. South Dakota	553	(*)	(*)	(*)
41. Tennessee	350	3.5	12.8	47.8
42. Texas	916	1.4	5.3	25.9
43. Utah	202	(*)	(*)	(*)
44. Vermont	412	(*)	(*)	(*)
45. Virginia	809	1.4	3.8	19.8
46. Washington	682	1.7	4.5	22.7
47. West Virginia	626	1.8	4.9	24.2
48. Wisconsin	556	2.0	5.5	26.5
49. Wyoming	139	(*)	(*)	(*)
50. Alaska	3	(*)	(*)	(*)
51. Hawaii	110	(*)	(*)	(*)
52. Puerto Rico	478	2.3	6.3	29.5
53. Virgin Islands	---	---	---	---

*Complete count — no sampling variability

Sampling Variability of Regional Estimates, Series E Tables

Smallest Percentage for Which Relative Variability at the 95 Percent Confidence Level Is Less Than 50 Percent, 25 Percent, and 10 Percent, Respectively

Region	Maximum relative variability		
	50 Percent	25 Percent	10 Percent
East	0.15	0.55	3.30
Central	0.15	0.65	3.70
South	0.10	0.40	2.45
West	0.20	0.75	4.35

The percentages in each column are the smallest which for the particular region would be subject to a relative variability no greater than that shown at the head of the column. They are shown rounded up to the next .05 percent for ease of comparison with the tabulated survey results, not because they contain this degree of precision. They are intended to provide the user with an index of the reliability of the tabulated data, rather than a precise measure, for they are based on average sampling fractions across strata for each region.

APPENDIX C

Form NDEA II-15(60)

Budget Bureau No. 51-R244.1.
Approval expires 7-31-61.

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
Office of Education
National Defense Student Loan Section
Washington 25, D.C.

NDSLP STUDENT DATA FORM

This Information Is Being Collected by the U.S. Office of Education for Program Statistical Purposes Only
No Information About an Individual Will Be Published

STUDENT BORROWER:

Please complete the form below when you receive a National Defense Student Loan, and return the form to the college official handling your loan. Assume you will use the loan in the term which is current or about to begin and make your answers apply to the same term. The word "term" covers any registration period—quarter, semester, etc. Use checkmarks to show your answer where no writing is necessary. Checkmark only one alternative. Estimate if necessary. ANSWER EVERY QUESTION.

a. Your name (print) ____________________ Last ____________________ First ____________________ Middle

b. Institution you will attend during period of the loan ____________________ (print)

c. Location of institution (print) ____________________ City or Town ____________________ State

1. Today's date ____________ ________ ________
Month Day Year

2. Your home State ______________________
(print)

3. Your age at last birthday ☐☐

1 ☐ Under 17 5 ☐ 20 8 ☐ 23
2 ☐ 17 6 ☐ 21 9 ☐ 24
3 ☐ 18 7 ☐ 22 10 ☐ Over 24
4 ☐ 19

4. Your marital status

1 ☐ Single 2 ☐ Married

5. Your sex

1 ☐ Male 2 ☐ Female

6. How many children have you?

1 ☐ 1 3 ☐ 3 5 ☐ None
2 ☐ 2 4 ☐ 4 or more

7. What will be your academic status in the term for which the loan is approved? (Where 5 years are required for a bachelor's degree, checkmark senior for the last 2 years.)

1 ☐ Freshman 3 ☐ Junior 5 ☐ Graduate
2 ☐ Sophomore 4 ☐ Senior

8. In what subject matter field does the predominant portion of your curriculum or course of study fall?

1 ☐ Education 4 ☐ Engineering
2 ☐ Science 5 ☐ Modern foreign languages
3 ☐ Mathematics 6 ☐ Other

If "Other" is checked, please specify field:

____
(print)

9. With respect to vocational orientation, which of the following characterizes your curriculum or course of study?

1 ☐ Predentistry 4 ☐ Medicine
2 ☐ Dentistry 5 ☐ Nursing
3 ☐ Premedicine 6 ☐ None of these

10. Do you plan to teach?

1 ☐ Yes, after receiving Bachelor's degree 3 ☐ Yes, after receiving Doctor's degree
2 ☐ Yes, after receiving Master's degree 4 ☐ No

11. At which level of education do you wish to teach?

1 ☐ Elementary 3 ☐ College
2 ☐ Secondary 4 ☐ None

12. What level of academic degree do you expect to earn in your present course of study?

1 ☐ Bachelor's 4 ☐ Associate or other 2-year recognition
2 ☐ Master's
3 ☐ Doctorate 5 ☐ None

13. How much personal savings of all types have you?

1 ☐ $0-$250 4 ☐ $1,001-$2,000
2 ☐ $251-$500 5 ☐ $2,001 or more
3 ☐ $501-$1,000

14. How much do you owe to all lenders for your education at the present date, excluding this loan?

1 ☐ $0-$250 5 ☐ $2,001-$3,000
2 ☐ $251-$500 6 ☐ $3,001-$4,000
3 ☐ $501-$1,000 7 ☐ $4,001 or more
4 ☐ $1,001-$2,000

15. How much do you feel you can go into debt (owe) safely for your entire education, considering your probable future earnings and vocation?

1 ☐ Under $500 4 ☐ $2,001-$3,000
2 ☐ $501-$1,000 5 ☐ $3,001-$6,000
3 ☐ $1,001-$2,000 6 ☐ $6,001 or more

16. Have you borrowed for your education from any other source, i.e., other than the National Defense Student Loan Fund?

1 ☐ Yes 2 ☐ No

17. Will this be your **FIRST** National Defense Student Loan from any institution during the **CURRENT** fiscal year, i.e., between July 1 and the following June 30?

1 ☐ Yes 2 ☐ No

Amount approved $ ____________

18. How many times, including this, have you had a National Defense Student Loan anywhere?

1 ☐ 1 4 ☐ 4
2 ☐ 2 5 ☐ 5
3 ☐ 3 6 ☐ 6 or more

19. Will you require additional loans from the National Defense Student Loan Fund (in addition to this loan) to stay in college until you have completed your present program?

1 ☐ Yes 3 ☐ Probably no
2 ☐ Probably yes 4 ☐ No

20. What part of your total college expenses for this year, including tuition, fees, books, room and board (lunches & travel, if commuting) must you finance by loans (from outside of the immediate family) jobs, fellowships, and scholarships?

1 ☐ ⅛ 3 ☐ ½ 5 ☐ All
2 ☐ ¼ 4 ☐ ¾

21. How many hours per week will you work on part-time jobs during the term to be covered by this loan?

1 ☐ None 3 ☐ 6-15 5 ☐ 26 or more
2 ☐ 1-5 4 ☐ 16-25

22. How much will your part-time jobs interfere with your study?

1 ☐ None 3 ☐ Considerably
2 ☐ Some 4 ☐ No part-time job

23. Has any National Defense Student Loan, including this one, enabled you to reduce your hours of part-time work?

1 ☐ Yes 2 ☐ No

24. Is the purpose of this loan to enable you to change your status from a part-time student to a full-time student?

1 ☐ Yes 2 ☐ No

25. Will this loan enable you to avoid adding part-time work to your schedule?

1 ☐ Yes 2 ☐ No

26. Will this loan determine whether or not you are able to enter or to stay in college for the period to be covered by the loan?

1 ☐ Yes, to enter as a freshman 4 ☐ Yes, to stay as a graduate
2 ☐ Yes, to stay as an undergraduate 5 ☐ No
3 ☐ Yes, to enter as a graduate

27. When did you get a definite promise of this loan as indicated in one of the following choices?

1 ☐ Before you graduated from high school
2 ☐ After you graduated from high school, but before you entered college the following fall
3 ☐ After you graduated from high school, but before you entered college after a lapse of at least one college term
4 ☐ After you entered college, but during a time when you were out of college
5 ☐ During the previous college term
6 ☐ During the previous summer between academic years
7 ☐ During the current college term
8 ☐ No promise was made by college authorities prior to the actual loan

28. What is the total annual income from all sources of your parents or guardians?

1 ☐ $0-[illegible] 5 ☐ $10,001-$12,000
2 ☐ $4,001-$6,000 6 ☐ $12,001, or more
3 ☐ $6,001-$8,000 7 ☐ No parents or guardians
4 ☐ $8,001-$10,000

29. How many brothers and sisters, 21 years of age or younger, have you?

1 ☐ 1 4 ☐ 4 6 ☐ 6 or more
2 ☐ 2 5 ☐ 5 7 ☐ None
3 ☐ 3

30. What occupation or profession do you intend to enter?

____
(print)

31. Which of these includes your occupational choice?

1 ☐ Teacher 3 ☐ Physician 5 ☐ Other
2 ☐ Engineer 4 ☐ Dentist

Be Sure You Have Answered ALL Questions.

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